

<i>SERFF Tracking Number:</i>	<i>BCCA-127142119</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Blue Shield of California Life & Health Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2011-00808</i>
<i>Company Tracking Number:</i>	<i>478</i>		
<i>TOI:</i>	<i>H15G Group Health - Hospital/Surgical/Medical Sub-TOI: Expense</i>		<i>H15G.003 Small Group Only</i>
<i>Product Name:</i>	<i>Small Group Rates Effective July 1, 2011</i>		
<i>Project Name/Number:</i>	<i>Small Group Rates Effective July 1, 2011/478</i>		

Filing at a Glance

Company: Blue Shield of California Life & Health Insurance Company

Product Name: Small Group Rates Effective July 1, 2011
 SERFF Tr Num: BCCA-127142119 State: California

TOI: H15G Group Health - Hospital/Surgical/Medical Expense
 SERFF Status: Assigned State Tr Num: PF-2011-00808

Sub-TOI: H15G.003 Small Group Only
 Filing Type: Rate

Co Tr Num: 478

State Status:
 Reviewer(s): Bruce Hinze, Angela Jang, Sai-on Sam, Ali Zaker-Shahrak, Wayne Thomas, Karl Whitmarsh, Shelly Huang

Authors: Andrea DeBerry, Joan Russo, Catherine Bessing
 Date Submitted: 04/26/2011

Disposition Date:
 Disposition Status:
 Implementation Date:

Implementation Date Requested: 07/01/2011

General Information

Project Name: Small Group Rates Effective July 1, 2011

Project Number: 478

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 04/27/2011

State Status Changed:

Created By: Catherine Bessing

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

RE: Blue Shield of California Life & Health Insurance Company

Shield Spectrum PPO Plans, Shield Savings Plans, Base PPO Plans, Active Choice Plans, Infertility Rider and

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact: 3.9%

Deemer Date:

Submitted By: Catherine Bessing

SERFF Tracking Number: BCCA-127142119 State: California
Filing Company: Blue Shield of California Life & Health State Tracking Number: PF-2011-00808
Insurance Company
Company Tracking Number: 478
TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only
Expense
Product Name: Small Group Rates Effective July 1, 2011
Project Name/Number: Small Group Rates Effective July 1, 2011/478
Substance Abuse Rider:
Small Group Rates Effective July 1, 2011

Dear CDI File Clerk:

Blue Shield of California Life & Health Insurance Company (Blue Shield Life) respectfully submits this small group rate filing providing information required by CIC §10181.3 and the Department's guidance issued April 5, 2011 ("Guidance 1163:2"). In addition, an independent actuarial certification is provided as required by CIC §10181.6. This filing is submitted to the Department on the date that is concurrent with the date that 60-day notice is being provided to policyholders first receiving this rate change. Revised rates are provided for benefit plans and riders in the small employer group (2-50) market.

Company and Contact

Filing Contact Information

Andrea DeBerry, Associate General Counsel andrea.deberry@blueshieldca.com
Blue Shield of California 415-229-5124 [Phone]
50 Beale Street, 22nd Floor
San Francisco, CA 94105

Filing Company Information

Blue Shield of California Life & Health Insurance Company	CoCode: 61557	State of Domicile: California
50 Beale Street	Group Code: 2798	Company Type:
San Francisco, CA 94105	Group Name:	State ID Number: 1450-6
(415) 229-5124 ext. [Phone]	FEIN Number: 94-6077403	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

<i>SERFF Tracking Number:</i>	<i>BCCA-127142119</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Blue Shield of California Life & Health</i>	<i>State Tracking Number:</i>	<i>PF-2011-00808</i>
	<i>Insurance Company</i>		
<i>Company Tracking Number:</i>	<i>478</i>		
<i>TOI:</i>	<i>H15G Group Health - Hospital/Surgical/Medical Sub-TOI:</i>		<i>H15G.003 Small Group Only</i>
	<i>Expense</i>		
<i>Product Name:</i>	<i>Small Group Rates Effective July 1, 2011</i>		
<i>Project Name/Number:</i>	<i>Small Group Rates Effective July 1, 2011/478</i>		

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
	Small Group 7 11 RAF 1.0 Rates	DOISA0-POL-SG New (4/11), DOISA0- SG (1/11), DOI001-0-POL- SG (4/11), DOI001-0-SG (1/11), DOI000-0- SG-POL (4/11), DOI000-0-SG (1/11), DOI002- SG (1/11), I00- DOI-IP (7/09), I00-DOI-IN (1/11)			Sm grp 07 11 RAF 1 0 Rates.pdf

Attachment 1

**Shield Savings 2500
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$187	\$226	\$314	\$423	\$531	\$689	\$851	\$409
	Ee Plus Spouse/Domestic Partner	\$503	\$554	\$646	\$879	\$1,095	\$1,373	\$1,888	\$1,446
	Ee Plus Child(ren)	\$423	\$471	\$487	\$577	\$674	\$833	\$995	\$553
	Ee Plus Family	\$650	\$754	\$826	\$972	\$1,192	\$1,498	\$1,945	\$1,503
Region 2	Employee (Ee) Only	\$217	\$264	\$366	\$498	\$614	\$803	\$990	\$472
	Ee Plus Spouse/Domestic Partner	\$589	\$649	\$743	\$1,023	\$1,271	\$1,604	\$2,200	\$1,682
	Ee Plus Child(ren)	\$487	\$548	\$565	\$667	\$786	\$969	\$1,154	\$636
	Ee Plus Family	\$760	\$875	\$955	\$1,134	\$1,387	\$1,746	\$2,269	\$1,751
Region 3	Employee (Ee) Only	\$224	\$276	\$380	\$518	\$643	\$839	\$1,030	\$497
	Ee Plus Spouse/Domestic Partner	\$612	\$675	\$781	\$1,069	\$1,332	\$1,673	\$2,305	\$1,772
	Ee Plus Child(ren)	\$508	\$571	\$595	\$702	\$822	\$1,012	\$1,208	\$675
	Ee Plus Family	\$790	\$910	\$997	\$1,184	\$1,451	\$1,822	\$2,369	\$1,836
Region 4	Employee (Ee) Only	\$237	\$284	\$398	\$544	\$674	\$879	\$1,081	\$521
	Ee Plus Spouse/Domestic Partner	\$648	\$712	\$817	\$1,118	\$1,395	\$1,754	\$2,415	\$1,855
	Ee Plus Child(ren)	\$537	\$603	\$618	\$735	\$857	\$1,063	\$1,266	\$706
	Ee Plus Family	\$833	\$960	\$1,047	\$1,243	\$1,520	\$1,912	\$2,484	\$1,924
Region 5	Employee (Ee) Only	\$203	\$247	\$350	\$472	\$589	\$767	\$945	\$456
	Ee Plus Spouse/Domestic Partner	\$565	\$615	\$718	\$973	\$1,220	\$1,529	\$2,105	\$1,616
	Ee Plus Child(ren)	\$473	\$522	\$537	\$646	\$749	\$924	\$1,106	\$617
	Ee Plus Family	\$726	\$835	\$915	\$1,085	\$1,328	\$1,669	\$2,168	\$1,679
Region 6	Employee (Ee) Only	\$215	\$261	\$362	\$489	\$609	\$797	\$979	\$471
	Ee Plus Spouse/Domestic Partner	\$585	\$641	\$742	\$1,012	\$1,264	\$1,582	\$2,182	\$1,674
	Ee Plus Child(ren)	\$487	\$545	\$560	\$665	\$776	\$962	\$1,146	\$638
	Ee Plus Family	\$753	\$869	\$948	\$1,120	\$1,375	\$1,727	\$2,248	\$1,740
Region 7	Employee (Ee) Only	\$202	\$255	\$352	\$475	\$592	\$771	\$953	\$456
	Ee Plus Spouse/Domestic Partner	\$564	\$621	\$720	\$982	\$1,230	\$1,541	\$2,118	\$1,621
	Ee Plus Child(ren)	\$473	\$524	\$543	\$649	\$758	\$929	\$1,113	\$616
	Ee Plus Family	\$731	\$842	\$920	\$1,094	\$1,336	\$1,680	\$2,184	\$1,687
Region 8	Employee (Ee) Only	\$221	\$270	\$375	\$512	\$636	\$828	\$1,022	\$493
	Ee Plus Spouse/Domestic Partner	\$604	\$667	\$771	\$1,057	\$1,318	\$1,655	\$2,269	\$1,740
	Ee Plus Child(ren)	\$505	\$564	\$578	\$692	\$810	\$997	\$1,194	\$665
	Ee Plus Family	\$782	\$903	\$986	\$1,171	\$1,434	\$1,801	\$2,337	\$1,808
Region 9	Employee (Ee) Only	\$243	\$297	\$414	\$564	\$697	\$910	\$1,115	\$537
	Ee Plus Spouse/Domestic Partner	\$666	\$735	\$846	\$1,159	\$1,450	\$1,808	\$2,490	\$1,912
	Ee Plus Child(ren)	\$556	\$619	\$640	\$762	\$888	\$1,096	\$1,306	\$728
	Ee Plus Family	\$858	\$993	\$1,086	\$1,284	\$1,573	\$1,977	\$2,566	\$1,988

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 2

**Shield Spectrum PPO Plan 3000
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$185	\$229	\$318	\$421	\$524	\$682	\$839	\$402
Ee Plus Spouse/Domestic Partner		\$509	\$560	\$646	\$870	\$1,084	\$1,360	\$1,868	\$1,431
Ee Plus Child(ren)		\$422	\$478	\$487	\$581	\$683	\$842	\$1,000	\$563
Ee Plus Family		\$658	\$757	\$827	\$983	\$1,204	\$1,511	\$1,963	\$1,526
Region 2									
Employee (Ee) Only		\$221	\$262	\$369	\$491	\$611	\$795	\$978	\$469
Ee Plus Spouse/Domestic Partner		\$594	\$654	\$757	\$1,010	\$1,261	\$1,581	\$2,181	\$1,672
Ee Plus Child(ren)		\$498	\$553	\$571	\$678	\$790	\$977	\$1,171	\$662
Ee Plus Family		\$764	\$886	\$964	\$1,143	\$1,400	\$1,761	\$2,288	\$1,779
Region 3									
Employee (Ee) Only		\$230	\$276	\$389	\$514	\$640	\$830	\$1,021	\$490
Ee Plus Spouse/Domestic Partner		\$622	\$681	\$791	\$1,058	\$1,322	\$1,655	\$2,280	\$1,749
Ee Plus Child(ren)		\$518	\$581	\$593	\$713	\$829	\$1,023	\$1,217	\$686
Ee Plus Family		\$803	\$926	\$1,010	\$1,197	\$1,468	\$1,840	\$2,394	\$1,863
Region 4									
Employee (Ee) Only		\$237	\$290	\$405	\$541	\$669	\$871	\$1,074	\$516
Ee Plus Spouse/Domestic Partner		\$648	\$717	\$827	\$1,110	\$1,386	\$1,736	\$2,389	\$1,831
Ee Plus Child(ren)		\$545	\$607	\$623	\$748	\$867	\$1,073	\$1,278	\$720
Ee Plus Family		\$838	\$970	\$1,061	\$1,253	\$1,538	\$1,931	\$2,508	\$1,950
Region 5									
Employee (Ee) Only		\$209	\$250	\$351	\$469	\$582	\$762	\$935	\$451
Ee Plus Spouse/Domestic Partner		\$567	\$625	\$722	\$968	\$1,206	\$1,514	\$2,082	\$1,598
Ee Plus Child(ren)		\$479	\$528	\$547	\$647	\$758	\$937	\$1,112	\$628
Ee Plus Family		\$737	\$847	\$922	\$1,095	\$1,339	\$1,683	\$2,191	\$1,707
Region 6									
Employee (Ee) Only		\$218	\$262	\$367	\$488	\$604	\$787	\$973	\$467
Ee Plus Spouse/Domestic Partner		\$590	\$653	\$750	\$1,006	\$1,255	\$1,574	\$2,162	\$1,656
Ee Plus Child(ren)		\$492	\$550	\$566	\$672	\$788	\$971	\$1,156	\$650
Ee Plus Family		\$762	\$876	\$959	\$1,136	\$1,393	\$1,749	\$2,275	\$1,769
Region 7									
Employee (Ee) Only		\$232	\$275	\$392	\$517	\$643	\$839	\$1,030	\$494
Ee Plus Spouse/Domestic Partner		\$629	\$693	\$795	\$1,070	\$1,334	\$1,671	\$2,299	\$1,763
Ee Plus Child(ren)		\$520	\$582	\$599	\$716	\$834	\$1,032	\$1,230	\$694
Ee Plus Family		\$812	\$935	\$1,021	\$1,208	\$1,479	\$1,858	\$2,412	\$1,876
Region 8									
Employee (Ee) Only		\$247	\$301	\$417	\$555	\$695	\$898	\$1,107	\$534
Ee Plus Spouse/Domestic Partner		\$670	\$736	\$851	\$1,145	\$1,431	\$1,794	\$2,465	\$1,892
Ee Plus Child(ren)		\$563	\$621	\$646	\$766	\$898	\$1,108	\$1,317	\$744
Ee Plus Family		\$870	\$1,001	\$1,090	\$1,296	\$1,591	\$1,994	\$2,593	\$2,020
Region 9									
Employee (Ee) Only		\$246	\$301	\$419	\$557	\$697	\$899	\$1,106	\$533
Ee Plus Spouse/Domestic Partner		\$673	\$740	\$856	\$1,150	\$1,433	\$1,793	\$2,469	\$1,896
Ee Plus Child(ren)		\$562	\$627	\$645	\$770	\$899	\$1,110	\$1,324	\$751
Ee Plus Family		\$872	\$1,001	\$1,093	\$1,296	\$1,591	\$1,995	\$2,597	\$2,024

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 3

**Shield Spectrum PPO Plan 500 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$201	\$239	\$331	\$446	\$553	\$720	\$889	\$428
Ee Plus Spouse/Domestic Partner		\$539	\$592	\$689	\$916	\$1,146	\$1,433	\$1,977	\$1,516
Ee Plus Child(ren)		\$451	\$502	\$521	\$613	\$719	\$890	\$1,060	\$599
Ee Plus Family		\$697	\$803	\$876	\$1,037	\$1,274	\$1,598	\$2,076	\$1,615
Region 2									
Employee (Ee) Only		\$232	\$281	\$388	\$522	\$646	\$837	\$1,035	\$497
Ee Plus Spouse/Domestic Partner		\$630	\$692	\$800	\$1,070	\$1,334	\$1,671	\$2,302	\$1,764
Ee Plus Child(ren)		\$525	\$585	\$605	\$716	\$836	\$1,032	\$1,233	\$695
Ee Plus Family		\$810	\$937	\$1,020	\$1,210	\$1,485	\$1,860	\$2,417	\$1,879
Region 3									
Employee (Ee) Only		\$242	\$293	\$408	\$547	\$675	\$878	\$1,081	\$520
Ee Plus Spouse/Domestic Partner		\$654	\$723	\$834	\$1,122	\$1,397	\$1,748	\$2,407	\$1,846
Ee Plus Child(ren)		\$551	\$611	\$631	\$748	\$875	\$1,078	\$1,286	\$725
Ee Plus Family		\$847	\$979	\$1,067	\$1,266	\$1,550	\$1,948	\$2,528	\$1,967
Region 4									
Employee (Ee) Only		\$252	\$305	\$429	\$567	\$707	\$918	\$1,134	\$546
Ee Plus Spouse/Domestic Partner		\$689	\$756	\$875	\$1,171	\$1,463	\$1,834	\$2,524	\$1,936
Ee Plus Child(ren)		\$575	\$642	\$663	\$783	\$918	\$1,132	\$1,356	\$768
Ee Plus Family		\$888	\$1,028	\$1,118	\$1,321	\$1,626	\$2,040	\$2,653	\$2,065
Region 5									
Employee (Ee) Only		\$219	\$264	\$377	\$496	\$619	\$801	\$988	\$476
Ee Plus Spouse/Domestic Partner		\$604	\$662	\$762	\$1,021	\$1,277	\$1,602	\$2,200	\$1,688
Ee Plus Child(ren)		\$501	\$558	\$574	\$683	\$803	\$987	\$1,178	\$666
Ee Plus Family		\$775	\$895	\$978	\$1,157	\$1,420	\$1,777	\$2,311	\$1,799
Region 6									
Employee (Ee) Only		\$230	\$276	\$388	\$515	\$640	\$834	\$1,024	\$495
Ee Plus Spouse/Domestic Partner		\$623	\$688	\$793	\$1,064	\$1,324	\$1,665	\$2,286	\$1,757
Ee Plus Child(ren)		\$526	\$582	\$596	\$711	\$830	\$1,028	\$1,226	\$697
Ee Plus Family		\$806	\$927	\$1,016	\$1,199	\$1,471	\$1,852	\$2,400	\$1,871
Region 7									
Employee (Ee) Only		\$238	\$292	\$402	\$536	\$664	\$865	\$1,067	\$515
Ee Plus Spouse/Domestic Partner		\$647	\$716	\$825	\$1,106	\$1,379	\$1,730	\$2,380	\$1,828
Ee Plus Child(ren)		\$546	\$606	\$620	\$738	\$867	\$1,068	\$1,275	\$723
Ee Plus Family		\$840	\$972	\$1,056	\$1,249	\$1,531	\$1,923	\$2,502	\$1,950
Region 8									
Employee (Ee) Only		\$254	\$311	\$434	\$576	\$715	\$931	\$1,143	\$552
Ee Plus Spouse/Domestic Partner		\$694	\$767	\$886	\$1,184	\$1,482	\$1,854	\$2,551	\$1,960
Ee Plus Child(ren)		\$585	\$649	\$669	\$793	\$925	\$1,148	\$1,364	\$773
Ee Plus Family		\$900	\$1,037	\$1,131	\$1,341	\$1,642	\$2,064	\$2,682	\$2,091
Region 9									
Employee (Ee) Only		\$262	\$320	\$442	\$591	\$733	\$952	\$1,171	\$563
Ee Plus Spouse/Domestic Partner		\$713	\$783	\$904	\$1,212	\$1,514	\$1,897	\$2,612	\$2,004
Ee Plus Child(ren)		\$599	\$663	\$684	\$812	\$949	\$1,177	\$1,399	\$791
Ee Plus Family		\$922	\$1,063	\$1,160	\$1,373	\$1,682	\$2,111	\$2,747	\$2,139

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 4

Active Choice Plan 500
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$217	\$263	\$365	\$487	\$601	\$786	\$966	\$462
Ee Plus Spouse/Domestic Partner		\$582	\$646	\$747	\$999	\$1,249	\$1,564	\$2,155	\$1,651
Ee Plus Child(ren)		\$490	\$545	\$564	\$671	\$781	\$968	\$1,151	\$647
Ee Plus Family		\$758	\$873	\$960	\$1,130	\$1,384	\$1,740	\$2,263	\$1,759
Region 2									
Employee (Ee) Only		\$247	\$306	\$425	\$566	\$702	\$910	\$1,127	\$545
Ee Plus Spouse/Domestic Partner		\$685	\$753	\$872	\$1,163	\$1,455	\$1,824	\$2,507	\$1,925
Ee Plus Child(ren)		\$572	\$635	\$656	\$778	\$914	\$1,127	\$1,344	\$762
Ee Plus Family		\$882	\$1,019	\$1,114	\$1,316	\$1,616	\$2,028	\$2,634	\$2,052
Region 3									
Employee (Ee) Only		\$259	\$320	\$445	\$589	\$731	\$958	\$1,179	\$567
Ee Plus Spouse/Domestic Partner		\$716	\$787	\$911	\$1,217	\$1,519	\$1,906	\$2,620	\$2,008
Ee Plus Child(ren)		\$601	\$666	\$685	\$816	\$952	\$1,179	\$1,403	\$791
Ee Plus Family		\$920	\$1,068	\$1,163	\$1,375	\$1,688	\$2,122	\$2,756	\$2,144
Region 4									
Employee (Ee) Only		\$275	\$334	\$466	\$619	\$766	\$1,000	\$1,233	\$594
Ee Plus Spouse/Domestic Partner		\$747	\$824	\$953	\$1,274	\$1,592	\$2,001	\$2,750	\$2,111
Ee Plus Child(ren)		\$626	\$698	\$719	\$852	\$997	\$1,233	\$1,474	\$835
Ee Plus Family		\$967	\$1,116	\$1,218	\$1,443	\$1,769	\$2,219	\$2,887	\$2,248
Region 5									
Employee (Ee) Only		\$239	\$292	\$409	\$545	\$674	\$874	\$1,077	\$517
Ee Plus Spouse/Domestic Partner		\$653	\$719	\$829	\$1,114	\$1,390	\$1,742	\$2,396	\$1,836
Ee Plus Child(ren)		\$548	\$607	\$628	\$747	\$874	\$1,074	\$1,285	\$725
Ee Plus Family		\$844	\$971	\$1,062	\$1,260	\$1,543	\$1,941	\$2,521	\$1,961
Region 6									
Employee (Ee) Only		\$249	\$302	\$422	\$561	\$697	\$907	\$1,118	\$538
Ee Plus Spouse/Domestic Partner		\$679	\$747	\$863	\$1,158	\$1,444	\$1,808	\$2,489	\$1,909
Ee Plus Child(ren)		\$569	\$631	\$650	\$772	\$907	\$1,119	\$1,331	\$751
Ee Plus Family		\$878	\$1,012	\$1,103	\$1,305	\$1,602	\$2,013	\$2,618	\$2,038
Region 7									
Employee (Ee) Only		\$260	\$320	\$450	\$595	\$743	\$964	\$1,187	\$569
Ee Plus Spouse/Domestic Partner		\$720	\$796	\$918	\$1,228	\$1,535	\$1,922	\$2,646	\$2,028
Ee Plus Child(ren)		\$604	\$672	\$693	\$823	\$961	\$1,188	\$1,419	\$801
Ee Plus Family		\$934	\$1,080	\$1,174	\$1,389	\$1,705	\$2,138	\$2,782	\$2,164
Region 8									
Employee (Ee) Only		\$282	\$344	\$481	\$639	\$797	\$1,035	\$1,274	\$608
Ee Plus Spouse/Domestic Partner		\$772	\$849	\$984	\$1,317	\$1,643	\$2,060	\$2,839	\$2,173
Ee Plus Child(ren)		\$646	\$716	\$739	\$881	\$1,030	\$1,272	\$1,517	\$851
Ee Plus Family		\$998	\$1,152	\$1,258	\$1,487	\$1,826	\$2,289	\$2,980	\$2,314
Region 9									
Employee (Ee) Only		\$287	\$345	\$482	\$642	\$793	\$1,038	\$1,277	\$613
Ee Plus Spouse/Domestic Partner		\$774	\$854	\$987	\$1,321	\$1,648	\$2,064	\$2,849	\$2,185
Ee Plus Child(ren)		\$652	\$722	\$744	\$883	\$1,032	\$1,277	\$1,526	\$862
Ee Plus Family		\$1,000	\$1,157	\$1,263	\$1,495	\$1,831	\$2,300	\$2,991	\$2,327

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 5

**Active Choice Plan 750
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00						
		< 30	30-39	40-49	50-54	55-59	60-64	65+ 65+**
Region 1								
Employee (Ee) Only		\$242	\$295	\$411	\$547	\$676	\$881	\$1,085 \$520
Ee Plus Spouse/Domestic Partner		\$659	\$726	\$839	\$1,124	\$1,400	\$1,758	\$2,418 \$1,853
Ee Plus Child(ren)		\$552	\$614	\$629	\$754	\$878	\$1,086	\$1,296 \$731
Ee Plus Family		\$850	\$982	\$1,074	\$1,269	\$1,559	\$1,958	\$2,543 \$1,978
Region 2								
Employee (Ee) Only		\$281	\$341	\$476	\$634	\$790	\$1,028	\$1,268 \$609
Ee Plus Spouse/Domestic Partner		\$770	\$844	\$976	\$1,312	\$1,635	\$2,049	\$2,818 \$2,159
Ee Plus Child(ren)		\$644	\$715	\$737	\$876	\$1,025	\$1,265	\$1,511 \$852
Ee Plus Family		\$995	\$1,146	\$1,252	\$1,481	\$1,815	\$2,277	\$2,961 \$2,302
Region 3								
Employee (Ee) Only		\$296	\$356	\$500	\$665	\$825	\$1,072	\$1,322 \$635
Ee Plus Spouse/Domestic Partner		\$806	\$885	\$1,023	\$1,368	\$1,711	\$2,140	\$2,945 \$2,258
Ee Plus Child(ren)		\$670	\$749	\$767	\$919	\$1,073	\$1,321	\$1,576 \$889
Ee Plus Family		\$1,040	\$1,201	\$1,308	\$1,549	\$1,902	\$2,382	\$3,098 \$2,411
Region 4								
Employee (Ee) Only		\$308	\$377	\$523	\$697	\$864	\$1,127	\$1,388 \$667
Ee Plus Spouse/Domestic Partner		\$841	\$926	\$1,070	\$1,434	\$1,788	\$2,250	\$3,090 \$2,369
Ee Plus Child(ren)		\$710	\$783	\$807	\$960	\$1,123	\$1,388	\$1,653 \$932
Ee Plus Family		\$1,091	\$1,256	\$1,370	\$1,622	\$1,989	\$2,499	\$3,247 \$2,526
Region 5								
Employee (Ee) Only		\$268	\$329	\$457	\$609	\$757	\$985	\$1,209 \$580
Ee Plus Spouse/Domestic Partner		\$731	\$808	\$934	\$1,250	\$1,559	\$1,961	\$2,696 \$2,067
Ee Plus Child(ren)		\$614	\$686	\$705	\$839	\$979	\$1,212	\$1,446 \$817
Ee Plus Family		\$952	\$1,094	\$1,193	\$1,416	\$1,736	\$2,181	\$2,831 \$2,202
Region 6								
Employee (Ee) Only		\$278	\$339	\$474	\$631	\$783	\$1,020	\$1,254 \$604
Ee Plus Spouse/Domestic Partner		\$761	\$838	\$968	\$1,296	\$1,619	\$2,036	\$2,797 \$2,147
Ee Plus Child(ren)		\$637	\$711	\$731	\$871	\$1,017	\$1,255	\$1,500 \$850
Ee Plus Family		\$985	\$1,135	\$1,238	\$1,467	\$1,801	\$2,258	\$2,938 \$2,288
Region 7								
Employee (Ee) Only		\$297	\$356	\$503	\$670	\$833	\$1,084	\$1,335 \$641
Ee Plus Spouse/Domestic Partner		\$809	\$889	\$1,029	\$1,377	\$1,720	\$2,159	\$2,974 \$2,280
Ee Plus Child(ren)		\$678	\$754	\$779	\$926	\$1,078	\$1,335	\$1,593 \$899
Ee Plus Family		\$1,049	\$1,207	\$1,317	\$1,561	\$1,914	\$2,399	\$3,124 \$2,430
Region 8								
Employee (Ee) Only		\$318	\$386	\$540	\$718	\$892	\$1,161	\$1,430 \$687
Ee Plus Spouse/Domestic Partner		\$867	\$955	\$1,102	\$1,479	\$1,845	\$2,314	\$3,182 \$2,439
Ee Plus Child(ren)		\$725	\$810	\$830	\$989	\$1,157	\$1,427	\$1,706 \$963
Ee Plus Family		\$1,123	\$1,292	\$1,415	\$1,673	\$2,049	\$2,575	\$3,348 \$2,605
Region 9								
Employee (Ee) Only		\$318	\$389	\$541	\$721	\$894	\$1,164	\$1,433 \$690
Ee Plus Spouse/Domestic Partner		\$870	\$958	\$1,107	\$1,482	\$1,850	\$2,322	\$3,192 \$2,449
Ee Plus Child(ren)		\$730	\$810	\$833	\$994	\$1,163	\$1,432	\$1,709 \$966
Ee Plus Family		\$1,126	\$1,299	\$1,416	\$1,679	\$2,060	\$2,582	\$3,355 \$2,612

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 6

**Shield Spectrum PPO Plan 500 Standard
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$248	\$301	\$418	\$560	\$692	\$903	\$1,109	\$536
	Ee Plus Spouse/Domestic Partner	\$673	\$742	\$857	\$1,148	\$1,435	\$1,801	\$2,475	\$1,902
	Ee Plus Child(ren)	\$567	\$626	\$645	\$769	\$901	\$1,112	\$1,323	\$750
	Ee Plus Family	\$874	\$1,009	\$1,096	\$1,304	\$1,591	\$2,003	\$2,603	\$2,030
Region 2	Employee (Ee) Only	\$286	\$352	\$487	\$652	\$808	\$1,049	\$1,295	\$624
	Ee Plus Spouse/Domestic Partner	\$782	\$864	\$999	\$1,338	\$1,671	\$2,096	\$2,885	\$2,214
	Ee Plus Child(ren)	\$659	\$731	\$753	\$898	\$1,051	\$1,293	\$1,543	\$872
	Ee Plus Family	\$1,018	\$1,173	\$1,278	\$1,516	\$1,857	\$2,332	\$3,030	\$2,359
Region 3	Employee (Ee) Only	\$298	\$365	\$509	\$679	\$844	\$1,099	\$1,356	\$650
	Ee Plus Spouse/Domestic Partner	\$822	\$903	\$1,045	\$1,399	\$1,748	\$2,187	\$3,014	\$2,308
	Ee Plus Child(ren)	\$687	\$765	\$790	\$938	\$1,095	\$1,352	\$1,613	\$907
	Ee Plus Family	\$1,066	\$1,227	\$1,336	\$1,582	\$1,939	\$2,438	\$3,170	\$2,464
Region 4	Employee (Ee) Only	\$315	\$383	\$536	\$714	\$885	\$1,153	\$1,420	\$682
	Ee Plus Spouse/Domestic Partner	\$861	\$947	\$1,096	\$1,469	\$1,834	\$2,299	\$3,163	\$2,425
	Ee Plus Child(ren)	\$724	\$800	\$824	\$984	\$1,150	\$1,419	\$1,694	\$956
	Ee Plus Family	\$1,114	\$1,284	\$1,404	\$1,657	\$2,036	\$2,556	\$3,324	\$2,586
Region 5	Employee (Ee) Only	\$274	\$336	\$471	\$624	\$769	\$1,005	\$1,239	\$593
	Ee Plus Spouse/Domestic Partner	\$750	\$830	\$952	\$1,281	\$1,598	\$2,006	\$2,758	\$2,112
	Ee Plus Child(ren)	\$627	\$701	\$721	\$857	\$1,004	\$1,238	\$1,479	\$833
	Ee Plus Family	\$972	\$1,120	\$1,224	\$1,448	\$1,776	\$2,228	\$2,902	\$2,256
Region 6	Employee (Ee) Only	\$286	\$345	\$483	\$643	\$799	\$1,044	\$1,285	\$618
	Ee Plus Spouse/Domestic Partner	\$780	\$858	\$992	\$1,327	\$1,659	\$2,083	\$2,861	\$2,194
	Ee Plus Child(ren)	\$650	\$729	\$749	\$885	\$1,041	\$1,285	\$1,532	\$865
	Ee Plus Family	\$1,010	\$1,162	\$1,266	\$1,501	\$1,845	\$2,313	\$3,009	\$2,342
Region 7	Employee (Ee) Only	\$303	\$368	\$515	\$686	\$852	\$1,109	\$1,363	\$656
	Ee Plus Spouse/Domestic Partner	\$829	\$911	\$1,056	\$1,417	\$1,761	\$2,211	\$3,042	\$2,335
	Ee Plus Child(ren)	\$695	\$770	\$797	\$947	\$1,104	\$1,370	\$1,632	\$925
	Ee Plus Family	\$1,073	\$1,234	\$1,349	\$1,596	\$1,958	\$2,460	\$3,197	\$2,490
Region 8	Employee (Ee) Only	\$322	\$399	\$552	\$735	\$917	\$1,190	\$1,464	\$701
	Ee Plus Spouse/Domestic Partner	\$886	\$977	\$1,130	\$1,514	\$1,891	\$2,373	\$3,262	\$2,499
	Ee Plus Child(ren)	\$744	\$829	\$857	\$1,016	\$1,189	\$1,464	\$1,745	\$982
	Ee Plus Family	\$1,149	\$1,325	\$1,445	\$1,711	\$2,102	\$2,637	\$3,430	\$2,667
Region 9	Employee (Ee) Only	\$329	\$398	\$556	\$738	\$915	\$1,189	\$1,468	\$704
	Ee Plus Spouse/Domestic Partner	\$891	\$983	\$1,132	\$1,520	\$1,894	\$2,372	\$3,271	\$2,507
	Ee Plus Child(ren)	\$744	\$832	\$854	\$1,014	\$1,192	\$1,465	\$1,751	\$987
	Ee Plus Family	\$1,152	\$1,329	\$1,450	\$1,716	\$2,103	\$2,643	\$3,434	\$2,670

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 7

**Shield Savings 3000
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$199	\$245	\$344	\$462	\$575	\$751	\$927	\$444
Ee Plus Spouse/Domestic Partner		\$552	\$605	\$702	\$962	\$1,196	\$1,498	\$2,062	\$1,579
Ee Plus Child(ren)		\$457	\$514	\$531	\$627	\$737	\$911	\$1,081	\$598
Ee Plus Family		\$713	\$821	\$896	\$1,063	\$1,302	\$1,638	\$2,126	\$1,643
Region 2									
Employee (Ee) Only		\$240	\$285	\$400	\$541	\$676	\$869	\$1,081	\$520
Ee Plus Spouse/Domestic Partner		\$642	\$706	\$817	\$1,113	\$1,393	\$1,745	\$2,403	\$1,842
Ee Plus Child(ren)		\$540	\$595	\$613	\$733	\$855	\$1,055	\$1,261	\$700
Ee Plus Family		\$829	\$955	\$1,042	\$1,234	\$1,516	\$1,903	\$2,475	\$1,914
Region 3									
Employee (Ee) Only		\$248	\$298	\$414	\$566	\$704	\$914	\$1,131	\$547
Ee Plus Spouse/Domestic Partner		\$667	\$744	\$855	\$1,171	\$1,459	\$1,827	\$2,517	\$1,933
Ee Plus Child(ren)		\$564	\$625	\$643	\$767	\$896	\$1,107	\$1,316	\$732
Ee Plus Family		\$866	\$1,000	\$1,087	\$1,289	\$1,586	\$1,992	\$2,589	\$2,005
Region 4									
Employee (Ee) Only		\$255	\$312	\$441	\$592	\$739	\$959	\$1,183	\$565
Ee Plus Spouse/Domestic Partner		\$702	\$775	\$899	\$1,225	\$1,529	\$1,916	\$2,635	\$2,017
Ee Plus Child(ren)		\$586	\$654	\$676	\$802	\$937	\$1,159	\$1,383	\$765
Ee Plus Family		\$903	\$1,049	\$1,145	\$1,356	\$1,665	\$2,085	\$2,713	\$2,095
Region 5									
Employee (Ee) Only		\$228	\$271	\$381	\$520	\$642	\$838	\$1,027	\$494
Ee Plus Spouse/Domestic Partner		\$612	\$677	\$777	\$1,064	\$1,328	\$1,673	\$2,296	\$1,763
Ee Plus Child(ren)		\$513	\$569	\$588	\$701	\$818	\$1,008	\$1,203	\$670
Ee Plus Family		\$791	\$907	\$1,001	\$1,182	\$1,454	\$1,821	\$2,364	\$1,831
Region 6									
Employee (Ee) Only		\$243	\$288	\$409	\$552	\$686	\$894	\$1,101	\$531
Ee Plus Spouse/Domestic Partner		\$656	\$722	\$834	\$1,136	\$1,420	\$1,784	\$2,453	\$1,883
Ee Plus Child(ren)		\$549	\$612	\$633	\$744	\$876	\$1,081	\$1,288	\$718
Ee Plus Family		\$846	\$976	\$1,071	\$1,260	\$1,547	\$1,945	\$2,528	\$1,958
Region 7									
Employee (Ee) Only		\$229	\$272	\$381	\$520	\$646	\$842	\$1,037	\$499
Ee Plus Spouse/Domestic Partner		\$615	\$679	\$784	\$1,074	\$1,341	\$1,677	\$2,310	\$1,772
Ee Plus Child(ren)		\$516	\$573	\$589	\$704	\$819	\$1,018	\$1,213	\$675
Ee Plus Family		\$798	\$919	\$1,006	\$1,192	\$1,455	\$1,831	\$2,377	\$1,839
Region 8									
Employee (Ee) Only		\$244	\$295	\$411	\$561	\$692	\$903	\$1,113	\$536
Ee Plus Spouse/Domestic Partner		\$663	\$727	\$842	\$1,149	\$1,432	\$1,799	\$2,476	\$1,899
Ee Plus Child(ren)		\$553	\$613	\$638	\$754	\$883	\$1,087	\$1,300	\$723
Ee Plus Family		\$852	\$986	\$1,072	\$1,275	\$1,568	\$1,964	\$2,551	\$1,974
Region 9									
Employee (Ee) Only		\$278	\$333	\$465	\$634	\$789	\$1,021	\$1,259	\$601
Ee Plus Spouse/Domestic Partner		\$748	\$822	\$955	\$1,302	\$1,629	\$2,037	\$2,805	\$2,147
Ee Plus Child(ren)		\$625	\$700	\$717	\$853	\$994	\$1,233	\$1,472	\$814
Ee Plus Family		\$968	\$1,116	\$1,224	\$1,444	\$1,772	\$2,223	\$2,893	\$2,235

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 8

**Shield Savings 4800
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00						
		< 30	30-39	40-49	50-54	55-59	60-64	65+ 65+**
Region 1	Employee (Ee) Only	\$153	\$187	\$261	\$351	\$439	\$571	\$338
	Ee Plus Spouse/Domestic Partner	\$419	\$459	\$534	\$731	\$907	\$1,139	\$1,204
	Ee Plus Child(ren)	\$352	\$390	\$402	\$477	\$559	\$692	\$461
	Ee Plus Family	\$543	\$623	\$682	\$807	\$994	\$1,240	\$1,255
Region 2	Employee (Ee) Only	\$182	\$215	\$305	\$413	\$512	\$661	\$395
	Ee Plus Spouse/Domestic Partner	\$489	\$538	\$619	\$848	\$1,055	\$1,326	\$1,402
	Ee Plus Child(ren)	\$413	\$457	\$467	\$556	\$650	\$806	\$533
	Ee Plus Family	\$630	\$729	\$791	\$938	\$1,153	\$1,449	\$1,457
Region 3	Employee (Ee) Only	\$189	\$226	\$316	\$433	\$537	\$697	\$412
	Ee Plus Spouse/Domestic Partner	\$510	\$562	\$647	\$890	\$1,107	\$1,388	\$1,469
	Ee Plus Child(ren)	\$428	\$482	\$485	\$586	\$682	\$839	\$559
	Ee Plus Family	\$664	\$764	\$832	\$980	\$1,207	\$1,516	\$1,525
Region 4	Employee (Ee) Only	\$195	\$236	\$335	\$452	\$561	\$730	\$431
	Ee Plus Spouse/Domestic Partner	\$533	\$589	\$681	\$928	\$1,162	\$1,458	\$1,532
	Ee Plus Child(ren)	\$448	\$496	\$513	\$611	\$714	\$879	\$581
	Ee Plus Family	\$691	\$801	\$869	\$1,030	\$1,263	\$1,588	\$1,587
Region 5	Employee (Ee) Only	\$171	\$206	\$289	\$395	\$489	\$636	\$374
	Ee Plus Spouse/Domestic Partner	\$465	\$513	\$594	\$811	\$1,011	\$1,267	\$1,335
	Ee Plus Child(ren)	\$390	\$438	\$449	\$533	\$623	\$768	\$508
	Ee Plus Family	\$606	\$693	\$761	\$899	\$1,104	\$1,382	\$1,390
Region 6	Employee (Ee) Only	\$183	\$221	\$311	\$423	\$525	\$681	\$405
	Ee Plus Spouse/Domestic Partner	\$499	\$550	\$632	\$867	\$1,081	\$1,356	\$1,432
	Ee Plus Child(ren)	\$418	\$466	\$480	\$568	\$665	\$824	\$551
	Ee Plus Family	\$651	\$746	\$811	\$961	\$1,182	\$1,480	\$1,492
Region 7	Employee (Ee) Only	\$173	\$206	\$293	\$396	\$491	\$639	\$376
	Ee Plus Spouse/Domestic Partner	\$469	\$517	\$595	\$819	\$1,019	\$1,273	\$1,342
	Ee Plus Child(ren)	\$392	\$440	\$450	\$536	\$625	\$771	\$511
	Ee Plus Family	\$607	\$701	\$764	\$905	\$1,108	\$1,391	\$1,396
Region 8	Employee (Ee) Only	\$185	\$226	\$311	\$426	\$528	\$684	\$407
	Ee Plus Spouse/Domestic Partner	\$504	\$553	\$637	\$875	\$1,091	\$1,373	\$1,447
	Ee Plus Child(ren)	\$422	\$465	\$481	\$570	\$672	\$831	\$551
	Ee Plus Family	\$651	\$748	\$819	\$973	\$1,187	\$1,492	\$1,503
Region 9	Employee (Ee) Only	\$207	\$254	\$353	\$479	\$600	\$777	\$458
	Ee Plus Spouse/Domestic Partner	\$568	\$626	\$729	\$993	\$1,236	\$1,551	\$1,634
	Ee Plus Child(ren)	\$479	\$532	\$548	\$651	\$758	\$940	\$621
	Ee Plus Family	\$738	\$848	\$931	\$1,098	\$1,348	\$1,691	\$1,698

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 9

**Shield Spectrum PPO Plan 750 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$194	\$234	\$328	\$431	\$543	\$707	\$869	\$415
	Ee Plus Spouse/Domestic Partner	\$528	\$580	\$668	\$901	\$1,122	\$1,412	\$1,935	\$1,481
	Ee Plus Child(ren)	\$438	\$492	\$505	\$602	\$705	\$877	\$1,037	\$583
	Ee Plus Family	\$682	\$786	\$857	\$1,014	\$1,243	\$1,567	\$2,035	\$1,581
Region 2	Employee (Ee) Only	\$227	\$274	\$385	\$507	\$632	\$823	\$1,013	\$488
	Ee Plus Spouse/Domestic Partner	\$617	\$680	\$785	\$1,049	\$1,308	\$1,639	\$2,255	\$1,730
	Ee Plus Child(ren)	\$518	\$575	\$588	\$699	\$818	\$1,010	\$1,207	\$682
	Ee Plus Family	\$794	\$914	\$999	\$1,188	\$1,450	\$1,825	\$2,366	\$1,841
Region 3	Employee (Ee) Only	\$238	\$288	\$399	\$532	\$661	\$857	\$1,056	\$509
	Ee Plus Spouse/Domestic Partner	\$646	\$708	\$821	\$1,097	\$1,367	\$1,713	\$2,360	\$1,813
	Ee Plus Child(ren)	\$539	\$602	\$613	\$736	\$860	\$1,060	\$1,261	\$714
	Ee Plus Family	\$832	\$953	\$1,046	\$1,239	\$1,521	\$1,904	\$2,481	\$1,934
Region 4	Employee (Ee) Only	\$248	\$295	\$418	\$558	\$690	\$901	\$1,110	\$535
	Ee Plus Spouse/Domestic Partner	\$670	\$743	\$857	\$1,151	\$1,433	\$1,796	\$2,473	\$1,898
	Ee Plus Child(ren)	\$560	\$625	\$648	\$770	\$895	\$1,110	\$1,325	\$750
	Ee Plus Family	\$870	\$1,001	\$1,097	\$1,303	\$1,593	\$2,000	\$2,596	\$2,021
Region 5	Employee (Ee) Only	\$218	\$261	\$365	\$488	\$605	\$784	\$968	\$471
	Ee Plus Spouse/Domestic Partner	\$586	\$647	\$751	\$1,002	\$1,248	\$1,570	\$2,154	\$1,657
	Ee Plus Child(ren)	\$491	\$548	\$565	\$666	\$788	\$969	\$1,153	\$656
	Ee Plus Family	\$761	\$876	\$953	\$1,132	\$1,387	\$1,741	\$2,266	\$1,769
Region 6	Employee (Ee) Only	\$224	\$271	\$382	\$505	\$624	\$820	\$1,006	\$481
	Ee Plus Spouse/Domestic Partner	\$610	\$671	\$775	\$1,037	\$1,295	\$1,624	\$2,238	\$1,713
	Ee Plus Child(ren)	\$510	\$567	\$586	\$694	\$811	\$1,002	\$1,195	\$670
	Ee Plus Family	\$790	\$905	\$991	\$1,174	\$1,441	\$1,808	\$2,352	\$1,827
Region 7	Employee (Ee) Only	\$233	\$281	\$396	\$524	\$652	\$846	\$1,049	\$501
	Ee Plus Spouse/Domestic Partner	\$639	\$699	\$810	\$1,087	\$1,353	\$1,693	\$2,332	\$1,784
	Ee Plus Child(ren)	\$529	\$592	\$610	\$726	\$845	\$1,049	\$1,249	\$701
	Ee Plus Family	\$823	\$951	\$1,039	\$1,225	\$1,501	\$1,886	\$2,448	\$1,900
Region 8	Employee (Ee) Only	\$248	\$307	\$423	\$564	\$699	\$916	\$1,121	\$543
	Ee Plus Spouse/Domestic Partner	\$678	\$743	\$866	\$1,162	\$1,451	\$1,822	\$2,503	\$1,925
	Ee Plus Child(ren)	\$571	\$630	\$655	\$776	\$912	\$1,126	\$1,338	\$760
	Ee Plus Family	\$880	\$1,013	\$1,103	\$1,319	\$1,610	\$2,022	\$2,627	\$2,049
Region 9	Employee (Ee) Only	\$255	\$310	\$435	\$574	\$720	\$931	\$1,146	\$550
	Ee Plus Spouse/Domestic Partner	\$697	\$766	\$886	\$1,185	\$1,485	\$1,856	\$2,558	\$1,962
	Ee Plus Child(ren)	\$584	\$649	\$665	\$795	\$928	\$1,146	\$1,366	\$770
	Ee Plus Family	\$903	\$1,038	\$1,134	\$1,338	\$1,643	\$2,065	\$2,687	\$2,091

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 10

Shield Spectrum PPO Plan 1000 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00						
		< 30	30-39	40-49	50-54	55-59	60-64	65+ 65+**
Region 1								
Employee (Ee) Only		\$173	\$213	\$301	\$400	\$503	\$649	\$802
Ee Plus Spouse/Domestic Partner		\$485	\$533	\$616	\$830	\$1,036	\$1,300	\$1,782
Ee Plus Child(ren)		\$403	\$456	\$466	\$555	\$651	\$806	\$957
Ee Plus Family		\$627	\$723	\$791	\$934	\$1,148	\$1,443	\$1,874
Region 2								
Employee (Ee) Only		\$210	\$252	\$355	\$466	\$581	\$759	\$931
Ee Plus Spouse/Domestic Partner		\$570	\$626	\$718	\$967	\$1,204	\$1,510	\$2,080
Ee Plus Child(ren)		\$475	\$530	\$543	\$645	\$755	\$930	\$1,113
Ee Plus Family		\$732	\$845	\$920	\$1,093	\$1,335	\$1,679	\$2,177
Region 3								
Employee (Ee) Only		\$219	\$264	\$371	\$490	\$612	\$792	\$971
Ee Plus Spouse/Domestic Partner		\$593	\$651	\$755	\$1,013	\$1,262	\$1,580	\$2,174
Ee Plus Child(ren)		\$496	\$557	\$564	\$675	\$794	\$973	\$1,162
Ee Plus Family		\$764	\$880	\$962	\$1,141	\$1,400	\$1,756	\$2,281
Region 4								
Employee (Ee) Only		\$228	\$276	\$387	\$514	\$637	\$833	\$1,023
Ee Plus Spouse/Domestic Partner		\$617	\$682	\$788	\$1,059	\$1,319	\$1,657	\$2,276
Ee Plus Child(ren)		\$517	\$578	\$597	\$710	\$827	\$1,024	\$1,219
Ee Plus Family		\$800	\$922	\$1,007	\$1,196	\$1,465	\$1,844	\$2,392
Region 5								
Employee (Ee) Only		\$203	\$240	\$332	\$446	\$559	\$727	\$892
Ee Plus Spouse/Domestic Partner		\$541	\$596	\$690	\$924	\$1,148	\$1,441	\$1,988
Ee Plus Child(ren)		\$454	\$505	\$522	\$615	\$720	\$895	\$1,061
Ee Plus Family		\$702	\$806	\$879	\$1,043	\$1,279	\$1,602	\$2,087
Region 6								
Employee (Ee) Only		\$209	\$248	\$351	\$465	\$579	\$755	\$924
Ee Plus Spouse/Domestic Partner		\$563	\$621	\$717	\$959	\$1,195	\$1,497	\$2,065
Ee Plus Child(ren)		\$468	\$524	\$540	\$642	\$749	\$927	\$1,104
Ee Plus Family		\$728	\$838	\$917	\$1,083	\$1,331	\$1,665	\$2,170
Region 7								
Employee (Ee) Only		\$210	\$253	\$358	\$476	\$587	\$766	\$943
Ee Plus Spouse/Domestic Partner		\$575	\$632	\$730	\$978	\$1,218	\$1,527	\$2,104
Ee Plus Child(ren)		\$476	\$532	\$546	\$655	\$763	\$945	\$1,127
Ee Plus Family		\$742	\$856	\$932	\$1,106	\$1,351	\$1,698	\$2,208
Region 8								
Employee (Ee) Only		\$221	\$274	\$383	\$508	\$634	\$823	\$1,013
Ee Plus Spouse/Domestic Partner		\$612	\$673	\$778	\$1,047	\$1,308	\$1,639	\$2,254
Ee Plus Child(ren)		\$517	\$567	\$590	\$700	\$821	\$1,014	\$1,206
Ee Plus Family		\$794	\$912	\$997	\$1,186	\$1,451	\$1,825	\$2,365
Region 9								
Employee (Ee) Only		\$233	\$286	\$398	\$531	\$661	\$858	\$1,056
Ee Plus Spouse/Domestic Partner		\$644	\$705	\$818	\$1,096	\$1,369	\$1,713	\$2,359
Ee Plus Child(ren)		\$538	\$594	\$614	\$731	\$855	\$1,059	\$1,260
Ee Plus Family		\$830	\$955	\$1,046	\$1,237	\$1,512	\$1,901	\$2,476

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 11

**Shield Spectrum PPO Plan 1500 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$143	\$177	\$247	\$329	\$412	\$534	\$651	\$315
	Ee Plus Spouse/Domestic Partner	\$395	\$437	\$505	\$679	\$844	\$1,061	\$1,455	\$1,119
	Ee Plus Child(ren)	\$333	\$371	\$384	\$453	\$531	\$654	\$781	\$445
	Ee Plus Family	\$511	\$588	\$647	\$760	\$940	\$1,180	\$1,534	\$1,198
Region 2	Employee (Ee) Only	\$171	\$204	\$285	\$381	\$474	\$618	\$763	\$363
	Ee Plus Spouse/Domestic Partner	\$465	\$510	\$588	\$790	\$981	\$1,233	\$1,701	\$1,301
	Ee Plus Child(ren)	\$387	\$434	\$443	\$526	\$615	\$759	\$908	\$508
	Ee Plus Family	\$600	\$690	\$751	\$891	\$1,089	\$1,373	\$1,781	\$1,381
Region 3	Employee (Ee) Only	\$178	\$217	\$301	\$398	\$497	\$648	\$794	\$383
	Ee Plus Spouse/Domestic Partner	\$485	\$531	\$614	\$824	\$1,027	\$1,286	\$1,773	\$1,362
	Ee Plus Child(ren)	\$407	\$452	\$464	\$557	\$644	\$797	\$950	\$539
	Ee Plus Family	\$628	\$723	\$791	\$933	\$1,143	\$1,433	\$1,864	\$1,453
Region 4	Employee (Ee) Only	\$186	\$227	\$317	\$421	\$522	\$677	\$836	\$403
	Ee Plus Spouse/Domestic Partner	\$505	\$556	\$647	\$865	\$1,079	\$1,354	\$1,858	\$1,425
	Ee Plus Child(ren)	\$423	\$470	\$486	\$580	\$678	\$834	\$995	\$562
	Ee Plus Family	\$655	\$753	\$824	\$979	\$1,199	\$1,502	\$1,958	\$1,525
Region 5	Employee (Ee) Only	\$164	\$198	\$273	\$363	\$456	\$591	\$730	\$351
	Ee Plus Spouse/Domestic Partner	\$439	\$486	\$565	\$752	\$940	\$1,179	\$1,621	\$1,242
	Ee Plus Child(ren)	\$372	\$410	\$424	\$503	\$589	\$726	\$867	\$488
	Ee Plus Family	\$574	\$659	\$718	\$853	\$1,045	\$1,313	\$1,704	\$1,325
Region 6	Employee (Ee) Only	\$172	\$204	\$286	\$378	\$470	\$613	\$757	\$362
	Ee Plus Spouse/Domestic Partner	\$458	\$506	\$584	\$782	\$973	\$1,224	\$1,681	\$1,286
	Ee Plus Child(ren)	\$385	\$429	\$439	\$525	\$611	\$753	\$903	\$508
	Ee Plus Family	\$594	\$684	\$748	\$884	\$1,083	\$1,362	\$1,769	\$1,374
Region 7	Employee (Ee) Only	\$168	\$202	\$284	\$379	\$469	\$610	\$758	\$361
	Ee Plus Spouse/Domestic Partner	\$460	\$504	\$585	\$782	\$973	\$1,223	\$1,682	\$1,285
	Ee Plus Child(ren)	\$382	\$426	\$438	\$522	\$612	\$754	\$897	\$500
	Ee Plus Family	\$592	\$685	\$748	\$883	\$1,081	\$1,359	\$1,768	\$1,371
Region 8	Employee (Ee) Only	\$178	\$220	\$305	\$407	\$503	\$658	\$810	\$388
	Ee Plus Spouse/Domestic Partner	\$492	\$540	\$624	\$839	\$1,048	\$1,310	\$1,803	\$1,381
	Ee Plus Child(ren)	\$412	\$457	\$471	\$561	\$656	\$809	\$964	\$542
	Ee Plus Family	\$636	\$732	\$798	\$950	\$1,160	\$1,458	\$1,894	\$1,472
Region 9	Employee (Ee) Only	\$191	\$236	\$327	\$433	\$539	\$700	\$862	\$416
	Ee Plus Spouse/Domestic Partner	\$522	\$578	\$668	\$892	\$1,117	\$1,398	\$1,923	\$1,477
	Ee Plus Child(ren)	\$435	\$489	\$504	\$599	\$703	\$863	\$1,029	\$583
	Ee Plus Family	\$679	\$781	\$852	\$1,010	\$1,239	\$1,552	\$2,022	\$1,576

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 12

**Shield Savings 1800
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 *****

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$339	\$415	\$578	\$783	\$976	\$1,268	\$1,564	\$753
	Ee Plus Spouse/Domestic Partner	\$930	\$1,025	\$1,179	\$1,616	\$2,014	\$2,522	\$3,478	\$2,667
	Ee Plus Child(ren)	\$777	\$865	\$894	\$1,060	\$1,240	\$1,532	\$1,827	\$1,016
	Ee Plus Family	\$1,204	\$1,388	\$1,520	\$1,792	\$2,196	\$2,755	\$3,580	\$2,769
Region 2	Employee (Ee) Only	\$394	\$487	\$673	\$915	\$1,134	\$1,475	\$1,819	\$872
	Ee Plus Spouse/Domestic Partner	\$1,085	\$1,193	\$1,375	\$1,881	\$2,338	\$2,950	\$4,048	\$3,101
	Ee Plus Child(ren)	\$904	\$1,009	\$1,040	\$1,231	\$1,445	\$1,786	\$2,125	\$1,178
	Ee Plus Family	\$1,404	\$1,611	\$1,756	\$2,086	\$2,558	\$3,214	\$4,174	\$3,227
Region 3	Employee (Ee) Only	\$409	\$507	\$701	\$954	\$1,184	\$1,546	\$1,899	\$911
	Ee Plus Spouse/Domestic Partner	\$1,126	\$1,246	\$1,439	\$1,968	\$2,450	\$3,082	\$4,239	\$3,251
	Ee Plus Child(ren)	\$939	\$1,053	\$1,090	\$1,292	\$1,517	\$1,861	\$2,222	\$1,234
	Ee Plus Family	\$1,460	\$1,681	\$1,841	\$2,180	\$2,671	\$3,358	\$4,361	\$3,373
Region 4	Employee (Ee) Only	\$436	\$522	\$736	\$1,002	\$1,240	\$1,616	\$1,987	\$958
	Ee Plus Spouse/Domestic Partner	\$1,189	\$1,307	\$1,506	\$2,058	\$2,569	\$3,229	\$4,440	\$3,411
	Ee Plus Child(ren)	\$991	\$1,108	\$1,144	\$1,353	\$1,581	\$1,961	\$2,330	\$1,301
	Ee Plus Family	\$1,535	\$1,772	\$1,927	\$2,284	\$2,803	\$3,514	\$4,575	\$3,546
Region 5	Employee (Ee) Only	\$365	\$442	\$618	\$841	\$1,045	\$1,355	\$1,672	\$803
	Ee Plus Spouse/Domestic Partner	\$1,000	\$1,091	\$1,268	\$1,724	\$2,158	\$2,702	\$3,722	\$2,853
	Ee Plus Child(ren)	\$837	\$929	\$949	\$1,135	\$1,329	\$1,640	\$1,956	\$1,087
	Ee Plus Family	\$1,288	\$1,484	\$1,618	\$1,919	\$2,350	\$2,954	\$3,832	\$2,963
Region 6	Employee (Ee) Only	\$393	\$474	\$660	\$897	\$1,113	\$1,457	\$1,790	\$858
	Ee Plus Spouse/Domestic Partner	\$1,068	\$1,170	\$1,357	\$1,853	\$2,311	\$2,893	\$3,991	\$3,059
	Ee Plus Child(ren)	\$895	\$999	\$1,019	\$1,214	\$1,416	\$1,758	\$2,093	\$1,161
	Ee Plus Family	\$1,382	\$1,592	\$1,732	\$2,052	\$2,514	\$3,163	\$4,104	\$3,172
Region 7	Employee (Ee) Only	\$362	\$448	\$619	\$844	\$1,050	\$1,361	\$1,684	\$803
	Ee Plus Spouse/Domestic Partner	\$997	\$1,102	\$1,270	\$1,741	\$2,176	\$2,728	\$3,748	\$2,867
	Ee Plus Child(ren)	\$837	\$933	\$961	\$1,145	\$1,336	\$1,650	\$1,971	\$1,090
	Ee Plus Family	\$1,297	\$1,491	\$1,628	\$1,933	\$2,364	\$2,970	\$3,863	\$2,982
Region 8	Employee (Ee) Only	\$390	\$480	\$666	\$910	\$1,126	\$1,470	\$1,808	\$869
	Ee Plus Spouse/Domestic Partner	\$1,073	\$1,185	\$1,361	\$1,870	\$2,332	\$2,928	\$4,019	\$3,080
	Ee Plus Child(ren)	\$899	\$1,002	\$1,029	\$1,229	\$1,438	\$1,771	\$2,113	\$1,174
	Ee Plus Family	\$1,389	\$1,599	\$1,747	\$2,072	\$2,537	\$3,191	\$4,143	\$3,204
Region 9	Employee (Ee) Only	\$444	\$543	\$756	\$1,031	\$1,271	\$1,661	\$2,033	\$984
	Ee Plus Spouse/Domestic Partner	\$1,220	\$1,343	\$1,543	\$2,119	\$2,645	\$3,306	\$4,545	\$3,496
	Ee Plus Child(ren)	\$1,019	\$1,135	\$1,166	\$1,387	\$1,618	\$2,003	\$2,389	\$1,340
	Ee Plus Family	\$1,573	\$1,818	\$1,984	\$2,341	\$2,874	\$3,613	\$4,689	\$3,640

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 13

Shield Spectrum PPO Plan 2000 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$110	\$137	\$193	\$254	\$318	\$412	\$504	\$243
	Ee Plus Spouse/Domestic Partner	\$306	\$338	\$390	\$527	\$652	\$822	\$1,125	\$864
	Ee Plus Child(ren)	\$258	\$288	\$297	\$350	\$412	\$507	\$606	\$345
	Ee Plus Family	\$396	\$456	\$502	\$590	\$727	\$913	\$1,188	\$927
Region 2	Employee (Ee) Only	\$132	\$160	\$221	\$296	\$367	\$478	\$588	\$281
	Ee Plus Spouse/Domestic Partner	\$358	\$394	\$457	\$610	\$761	\$953	\$1,316	\$1,009
	Ee Plus Child(ren)	\$300	\$337	\$344	\$409	\$478	\$589	\$704	\$397
	Ee Plus Family	\$466	\$534	\$583	\$691	\$844	\$1,064	\$1,381	\$1,074
Region 3	Employee (Ee) Only	\$137	\$168	\$233	\$309	\$385	\$501	\$614	\$297
	Ee Plus Spouse/Domestic Partner	\$376	\$411	\$475	\$638	\$795	\$995	\$1,374	\$1,057
	Ee Plus Child(ren)	\$315	\$352	\$358	\$430	\$499	\$618	\$736	\$419
	Ee Plus Family	\$488	\$561	\$611	\$722	\$884	\$1,111	\$1,446	\$1,129
Region 4	Employee (Ee) Only	\$142	\$176	\$246	\$327	\$404	\$526	\$647	\$312
	Ee Plus Spouse/Domestic Partner	\$390	\$430	\$502	\$670	\$836	\$1,046	\$1,440	\$1,105
	Ee Plus Child(ren)	\$328	\$364	\$375	\$449	\$525	\$648	\$770	\$435
	Ee Plus Family	\$508	\$582	\$638	\$758	\$930	\$1,164	\$1,515	\$1,180
Region 5	Employee (Ee) Only	\$128	\$153	\$211	\$281	\$351	\$457	\$566	\$273
	Ee Plus Spouse/Domestic Partner	\$340	\$375	\$439	\$581	\$729	\$913	\$1,254	\$961
	Ee Plus Child(ren)	\$289	\$318	\$330	\$387	\$457	\$562	\$673	\$380
	Ee Plus Family	\$444	\$510	\$554	\$660	\$810	\$1,016	\$1,320	\$1,027
Region 6	Employee (Ee) Only	\$132	\$158	\$222	\$293	\$365	\$474	\$587	\$281
	Ee Plus Spouse/Domestic Partner	\$354	\$391	\$455	\$605	\$754	\$948	\$1,303	\$997
	Ee Plus Child(ren)	\$300	\$333	\$341	\$407	\$474	\$584	\$699	\$393
	Ee Plus Family	\$463	\$531	\$580	\$686	\$840	\$1,056	\$1,371	\$1,065
Region 7	Employee (Ee) Only	\$131	\$158	\$220	\$294	\$365	\$473	\$586	\$279
	Ee Plus Spouse/Domestic Partner	\$355	\$389	\$454	\$605	\$752	\$947	\$1,302	\$995
	Ee Plus Child(ren)	\$297	\$330	\$339	\$405	\$475	\$585	\$697	\$390
	Ee Plus Family	\$461	\$531	\$580	\$683	\$837	\$1,056	\$1,370	\$1,063
Region 8	Employee (Ee) Only	\$137	\$171	\$238	\$314	\$390	\$509	\$628	\$303
	Ee Plus Spouse/Domestic Partner	\$381	\$420	\$484	\$650	\$813	\$1,014	\$1,396	\$1,071
	Ee Plus Child(ren)	\$319	\$356	\$364	\$433	\$507	\$626	\$747	\$422
	Ee Plus Family	\$493	\$567	\$619	\$736	\$900	\$1,130	\$1,467	\$1,142
Region 9	Employee (Ee) Only	\$150	\$182	\$252	\$334	\$417	\$543	\$668	\$322
	Ee Plus Spouse/Domestic Partner	\$402	\$449	\$516	\$693	\$864	\$1,084	\$1,491	\$1,145
	Ee Plus Child(ren)	\$339	\$377	\$391	\$465	\$546	\$666	\$798	\$452
	Ee Plus Family	\$526	\$607	\$661	\$785	\$960	\$1,204	\$1,570	\$1,224

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 14

Shield Savings 2000
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$297	\$361	\$505	\$682	\$852	\$1,106	\$1,367	\$657
	Ee Plus Spouse/Domestic Partner	\$811	\$893	\$1,029	\$1,410	\$1,757	\$2,199	\$3,033	\$2,323
	Ee Plus Child(ren)	\$678	\$756	\$780	\$924	\$1,080	\$1,337	\$1,594	\$884
	Ee Plus Family	\$1,052	\$1,213	\$1,326	\$1,563	\$1,916	\$2,402	\$3,122	\$2,412
Region 2	Employee (Ee) Only	\$343	\$424	\$585	\$798	\$986	\$1,287	\$1,586	\$760
	Ee Plus Spouse/Domestic Partner	\$946	\$1,039	\$1,198	\$1,641	\$2,039	\$2,572	\$3,532	\$2,706
	Ee Plus Child(ren)	\$789	\$879	\$908	\$1,074	\$1,259	\$1,557	\$1,853	\$1,027
	Ee Plus Family	\$1,225	\$1,406	\$1,532	\$1,821	\$2,231	\$2,802	\$3,637	\$2,811
Region 3	Employee (Ee) Only	\$359	\$444	\$612	\$830	\$1,031	\$1,348	\$1,655	\$796
	Ee Plus Spouse/Domestic Partner	\$983	\$1,085	\$1,256	\$1,713	\$2,136	\$2,690	\$3,697	\$2,838
	Ee Plus Child(ren)	\$819	\$920	\$951	\$1,126	\$1,324	\$1,624	\$1,938	\$1,079
	Ee Plus Family	\$1,275	\$1,466	\$1,606	\$1,901	\$2,331	\$2,927	\$3,799	\$2,940
Region 4	Employee (Ee) Only	\$382	\$456	\$641	\$874	\$1,080	\$1,410	\$1,734	\$834
	Ee Plus Spouse/Domestic Partner	\$1,035	\$1,139	\$1,314	\$1,795	\$2,239	\$2,815	\$3,872	\$2,972
	Ee Plus Child(ren)	\$865	\$966	\$997	\$1,181	\$1,379	\$1,709	\$2,033	\$1,133
	Ee Plus Family	\$1,340	\$1,546	\$1,682	\$1,993	\$2,445	\$3,064	\$3,989	\$3,089
Region 5	Employee (Ee) Only	\$318	\$383	\$541	\$730	\$912	\$1,181	\$1,457	\$701
	Ee Plus Spouse/Domestic Partner	\$871	\$951	\$1,106	\$1,503	\$1,880	\$2,356	\$3,245	\$2,489
	Ee Plus Child(ren)	\$730	\$811	\$827	\$988	\$1,159	\$1,429	\$1,706	\$950
	Ee Plus Family	\$1,124	\$1,296	\$1,411	\$1,676	\$2,049	\$2,575	\$3,344	\$2,588
Region 6	Employee (Ee) Only	\$343	\$415	\$577	\$783	\$972	\$1,272	\$1,560	\$747
	Ee Plus Spouse/Domestic Partner	\$932	\$1,021	\$1,183	\$1,617	\$2,015	\$2,521	\$3,479	\$2,666
	Ee Plus Child(ren)	\$782	\$872	\$889	\$1,059	\$1,235	\$1,533	\$1,825	\$1,012
	Ee Plus Family	\$1,206	\$1,389	\$1,513	\$1,788	\$2,192	\$2,758	\$3,579	\$2,766
Region 7	Employee (Ee) Only	\$314	\$391	\$541	\$736	\$916	\$1,187	\$1,468	\$701
	Ee Plus Spouse/Domestic Partner	\$870	\$960	\$1,108	\$1,519	\$1,897	\$2,378	\$3,270	\$2,503
	Ee Plus Child(ren)	\$730	\$814	\$837	\$998	\$1,166	\$1,437	\$1,719	\$952
	Ee Plus Family	\$1,131	\$1,302	\$1,423	\$1,684	\$2,063	\$2,590	\$3,369	\$2,602
Region 8	Employee (Ee) Only	\$339	\$418	\$581	\$793	\$983	\$1,280	\$1,577	\$757
	Ee Plus Spouse/Domestic Partner	\$935	\$1,032	\$1,187	\$1,628	\$2,035	\$2,553	\$3,504	\$2,684
	Ee Plus Child(ren)	\$786	\$875	\$898	\$1,073	\$1,254	\$1,545	\$1,842	\$1,022
	Ee Plus Family	\$1,214	\$1,398	\$1,523	\$1,806	\$2,212	\$2,782	\$3,613	\$2,793
Region 9	Employee (Ee) Only	\$387	\$473	\$660	\$899	\$1,109	\$1,447	\$1,775	\$858
	Ee Plus Spouse/Domestic Partner	\$1,061	\$1,171	\$1,345	\$1,848	\$2,306	\$2,880	\$3,960	\$3,043
	Ee Plus Child(ren)	\$889	\$991	\$1,015	\$1,209	\$1,411	\$1,747	\$2,082	\$1,165
	Ee Plus Family	\$1,370	\$1,586	\$1,730	\$2,041	\$2,505	\$3,148	\$4,089	\$3,172

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 15

Shield Savings QS 4800
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$133	\$164	\$227	\$308	\$383	\$497	\$610	\$296
Ee Plus Spouse/Domestic Partner		\$364	\$400	\$467	\$637	\$790	\$993	\$1,364	\$1,050
Ee Plus Child(ren)		\$305	\$340	\$352	\$417	\$487	\$603	\$715	\$401
Ee Plus Family		\$472	\$542	\$594	\$704	\$866	\$1,081	\$1,408	\$1,094
Region 2									
Employee (Ee) Only		\$158	\$187	\$265	\$359	\$446	\$576	\$713	\$346
Ee Plus Spouse/Domestic Partner		\$427	\$469	\$541	\$739	\$920	\$1,155	\$1,592	\$1,225
Ee Plus Child(ren)		\$361	\$400	\$406	\$485	\$566	\$703	\$833	\$466
Ee Plus Family		\$549	\$635	\$689	\$817	\$1,005	\$1,260	\$1,640	\$1,273
Region 3									
Employee (Ee) Only		\$166	\$197	\$274	\$378	\$468	\$607	\$744	\$360
Ee Plus Spouse/Domestic Partner		\$444	\$489	\$564	\$775	\$964	\$1,208	\$1,667	\$1,283
Ee Plus Child(ren)		\$374	\$419	\$423	\$510	\$594	\$731	\$873	\$489
Ee Plus Family		\$578	\$666	\$725	\$855	\$1,051	\$1,320	\$1,715	\$1,331
Region 4									
Employee (Ee) Only		\$169	\$206	\$291	\$395	\$489	\$636	\$785	\$377
Ee Plus Spouse/Domestic Partner		\$466	\$513	\$593	\$809	\$1,013	\$1,270	\$1,746	\$1,338
Ee Plus Child(ren)		\$391	\$430	\$448	\$534	\$621	\$768	\$917	\$509
Ee Plus Family		\$602	\$698	\$756	\$898	\$1,101	\$1,384	\$1,793	\$1,385
Region 5									
Employee (Ee) Only		\$149	\$180	\$251	\$346	\$427	\$555	\$681	\$326
Ee Plus Spouse/Domestic Partner		\$404	\$448	\$517	\$706	\$882	\$1,104	\$1,520	\$1,165
Ee Plus Child(ren)		\$340	\$381	\$393	\$466	\$543	\$669	\$797	\$442
Ee Plus Family		\$528	\$604	\$663	\$783	\$962	\$1,205	\$1,566	\$1,211
Region 6									
Employee (Ee) Only		\$154	\$187	\$263	\$357	\$443	\$574	\$706	\$344
Ee Plus Spouse/Domestic Partner		\$422	\$465	\$534	\$734	\$913	\$1,146	\$1,573	\$1,211
Ee Plus Child(ren)		\$352	\$394	\$405	\$480	\$563	\$695	\$828	\$466
Ee Plus Family		\$550	\$631	\$685	\$813	\$999	\$1,249	\$1,624	\$1,262
Region 7									
Employee (Ee) Only		\$150	\$180	\$255	\$346	\$428	\$557	\$685	\$327
Ee Plus Spouse/Domestic Partner		\$408	\$450	\$519	\$713	\$889	\$1,110	\$1,529	\$1,171
Ee Plus Child(ren)		\$341	\$382	\$393	\$468	\$544	\$671	\$805	\$447
Ee Plus Family		\$529	\$612	\$666	\$788	\$966	\$1,212	\$1,576	\$1,218
Region 8									
Employee (Ee) Only		\$162	\$197	\$270	\$370	\$460	\$596	\$735	\$356
Ee Plus Spouse/Domestic Partner		\$438	\$481	\$555	\$762	\$951	\$1,195	\$1,640	\$1,261
Ee Plus Child(ren)		\$368	\$406	\$419	\$497	\$584	\$724	\$860	\$481
Ee Plus Family		\$568	\$651	\$714	\$848	\$1,034	\$1,299	\$1,690	\$1,311
Region 9									
Employee (Ee) Only		\$173	\$213	\$298	\$404	\$505	\$656	\$809	\$387
Ee Plus Spouse/Domestic Partner		\$479	\$530	\$616	\$838	\$1,043	\$1,309	\$1,801	\$1,379
Ee Plus Child(ren)		\$404	\$448	\$462	\$550	\$640	\$793	\$948	\$526
Ee Plus Family		\$625	\$717	\$785	\$927	\$1,138	\$1,427	\$1,855	\$1,433

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 16

Base PPO 30
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$166	\$197	\$273	\$368	\$456	\$594	\$732	\$352
	Ee Plus Spouse/Domestic Partner	\$444	\$487	\$567	\$755	\$945	\$1,181	\$1,629	\$1,249
	Ee Plus Child(ren)	\$372	\$413	\$429	\$505	\$592	\$733	\$873	\$493
	Ee Plus Family	\$574	\$661	\$722	\$854	\$1,049	\$1,317	\$1,710	\$1,330
Region 2	Employee (Ee) Only	\$191	\$231	\$319	\$430	\$533	\$689	\$853	\$410
	Ee Plus Spouse/Domestic Partner	\$518	\$569	\$658	\$882	\$1,099	\$1,377	\$1,896	\$1,453
	Ee Plus Child(ren)	\$431	\$481	\$498	\$590	\$688	\$850	\$1,015	\$572
	Ee Plus Family	\$666	\$771	\$840	\$996	\$1,223	\$1,531	\$1,991	\$1,548
Region 3	Employee (Ee) Only	\$199	\$242	\$336	\$451	\$556	\$723	\$891	\$428
	Ee Plus Spouse/Domestic Partner	\$539	\$595	\$686	\$924	\$1,151	\$1,440	\$1,983	\$1,520
	Ee Plus Child(ren)	\$453	\$503	\$519	\$616	\$721	\$889	\$1,060	\$597
	Ee Plus Family	\$697	\$805	\$879	\$1,043	\$1,276	\$1,604	\$2,082	\$1,619
Region 4	Employee (Ee) Only	\$208	\$251	\$354	\$468	\$583	\$757	\$934	\$450
	Ee Plus Spouse/Domestic Partner	\$567	\$623	\$721	\$965	\$1,205	\$1,511	\$2,079	\$1,595
	Ee Plus Child(ren)	\$473	\$528	\$546	\$645	\$756	\$932	\$1,117	\$633
	Ee Plus Family	\$730	\$846	\$921	\$1,088	\$1,339	\$1,680	\$2,186	\$1,702
Region 5	Employee (Ee) Only	\$180	\$217	\$310	\$409	\$509	\$660	\$813	\$392
	Ee Plus Spouse/Domestic Partner	\$498	\$545	\$628	\$842	\$1,052	\$1,320	\$1,813	\$1,392
	Ee Plus Child(ren)	\$412	\$460	\$473	\$562	\$661	\$813	\$970	\$549
	Ee Plus Family	\$637	\$737	\$806	\$953	\$1,170	\$1,464	\$1,904	\$1,483
Region 6	Employee (Ee) Only	\$190	\$227	\$319	\$424	\$528	\$687	\$844	\$408
	Ee Plus Spouse/Domestic Partner	\$513	\$566	\$653	\$876	\$1,091	\$1,372	\$1,884	\$1,448
	Ee Plus Child(ren)	\$433	\$478	\$490	\$586	\$683	\$846	\$1,010	\$574
	Ee Plus Family	\$663	\$763	\$837	\$987	\$1,212	\$1,525	\$1,976	\$1,540
Region 7	Employee (Ee) Only	\$196	\$241	\$331	\$442	\$547	\$713	\$880	\$424
	Ee Plus Spouse/Domestic Partner	\$533	\$590	\$679	\$912	\$1,136	\$1,426	\$1,961	\$1,505
	Ee Plus Child(ren)	\$449	\$499	\$510	\$608	\$714	\$880	\$1,050	\$594
	Ee Plus Family	\$691	\$799	\$870	\$1,029	\$1,261	\$1,584	\$2,060	\$1,604
Region 8	Employee (Ee) Only	\$209	\$256	\$358	\$475	\$589	\$768	\$942	\$456
	Ee Plus Spouse/Domestic Partner	\$571	\$632	\$729	\$975	\$1,221	\$1,527	\$2,103	\$1,617
	Ee Plus Child(ren)	\$481	\$534	\$552	\$653	\$762	\$946	\$1,124	\$638
	Ee Plus Family	\$740	\$853	\$931	\$1,104	\$1,352	\$1,699	\$2,208	\$1,722
Region 9	Employee (Ee) Only	\$216	\$263	\$364	\$487	\$604	\$785	\$965	\$464
	Ee Plus Spouse/Domestic Partner	\$587	\$645	\$744	\$999	\$1,248	\$1,563	\$2,152	\$1,651
	Ee Plus Child(ren)	\$492	\$546	\$563	\$669	\$782	\$969	\$1,153	\$652
	Ee Plus Family	\$759	\$874	\$955	\$1,131	\$1,385	\$1,739	\$2,262	\$1,761

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 17

Base PPO 40
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$145	\$172	\$238	\$322	\$399	\$520	\$641	\$308
	Ee Plus Spouse/Domestic Partner	\$389	\$426	\$497	\$661	\$827	\$1,033	\$1,427	\$1,094
	Ee Plus Child(ren)	\$325	\$362	\$375	\$442	\$518	\$641	\$764	\$431
	Ee Plus Family	\$502	\$578	\$631	\$748	\$919	\$1,152	\$1,496	\$1,163
Region 2	Employee (Ee) Only	\$167	\$202	\$280	\$376	\$466	\$604	\$746	\$358
	Ee Plus Spouse/Domestic Partner	\$454	\$499	\$576	\$772	\$962	\$1,205	\$1,660	\$1,272
	Ee Plus Child(ren)	\$377	\$422	\$435	\$516	\$602	\$743	\$889	\$501
	Ee Plus Family	\$583	\$675	\$735	\$872	\$1,071	\$1,341	\$1,743	\$1,355
Region 3	Employee (Ee) Only	\$174	\$212	\$294	\$395	\$487	\$633	\$780	\$375
	Ee Plus Spouse/Domestic Partner	\$472	\$522	\$601	\$809	\$1,008	\$1,261	\$1,736	\$1,331
	Ee Plus Child(ren)	\$397	\$440	\$455	\$539	\$631	\$778	\$927	\$522
	Ee Plus Family	\$610	\$705	\$769	\$912	\$1,118	\$1,404	\$1,823	\$1,418
Region 4	Employee (Ee) Only	\$182	\$220	\$309	\$409	\$509	\$662	\$818	\$395
	Ee Plus Spouse/Domestic Partner	\$497	\$545	\$631	\$844	\$1,055	\$1,323	\$1,820	\$1,397
	Ee Plus Child(ren)	\$414	\$462	\$478	\$564	\$661	\$816	\$978	\$555
	Ee Plus Family	\$639	\$740	\$806	\$952	\$1,172	\$1,470	\$1,913	\$1,490
Region 5	Employee (Ee) Only	\$158	\$190	\$272	\$358	\$446	\$578	\$713	\$344
	Ee Plus Spouse/Domestic Partner	\$435	\$478	\$550	\$736	\$921	\$1,156	\$1,587	\$1,218
	Ee Plus Child(ren)	\$361	\$402	\$414	\$492	\$579	\$712	\$849	\$480
	Ee Plus Family	\$558	\$644	\$705	\$834	\$1,023	\$1,282	\$1,666	\$1,297
Region 6	Employee (Ee) Only	\$166	\$199	\$280	\$371	\$462	\$602	\$739	\$357
	Ee Plus Spouse/Domestic Partner	\$449	\$496	\$571	\$768	\$955	\$1,201	\$1,649	\$1,267
	Ee Plus Child(ren)	\$378	\$418	\$429	\$512	\$598	\$741	\$883	\$501
	Ee Plus Family	\$580	\$667	\$732	\$864	\$1,061	\$1,334	\$1,730	\$1,348
Region 7	Employee (Ee) Only	\$172	\$210	\$289	\$386	\$479	\$624	\$770	\$371
	Ee Plus Spouse/Domestic Partner	\$467	\$516	\$595	\$798	\$994	\$1,248	\$1,716	\$1,317
	Ee Plus Child(ren)	\$393	\$437	\$447	\$532	\$625	\$770	\$920	\$521
	Ee Plus Family	\$605	\$700	\$761	\$900	\$1,103	\$1,386	\$1,804	\$1,405
Region 8	Employee (Ee) Only	\$184	\$224	\$313	\$416	\$516	\$672	\$825	\$399
	Ee Plus Spouse/Domestic Partner	\$500	\$554	\$639	\$854	\$1,069	\$1,337	\$1,840	\$1,414
	Ee Plus Child(ren)	\$422	\$467	\$482	\$571	\$667	\$827	\$983	\$557
	Ee Plus Family	\$648	\$747	\$815	\$966	\$1,183	\$1,488	\$1,934	\$1,508
Region 9	Employee (Ee) Only	\$189	\$231	\$318	\$426	\$529	\$686	\$844	\$406
	Ee Plus Spouse/Domestic Partner	\$514	\$564	\$651	\$874	\$1,092	\$1,369	\$1,884	\$1,446
	Ee Plus Child(ren)	\$431	\$477	\$492	\$585	\$684	\$849	\$1,009	\$571
	Ee Plus Family	\$664	\$765	\$837	\$990	\$1,213	\$1,522	\$1,980	\$1,542

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Attachment 18

Base PPO 50
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

	RAF 1.00							
	< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1								
Employee (Ee) Only	\$130	\$154	\$214	\$288	\$356	\$464	\$572	\$276
Ee Plus Spouse/Domestic Partner	\$347	\$381	\$444	\$591	\$738	\$923	\$1,274	\$978
Ee Plus Child(ren)	\$290	\$323	\$336	\$395	\$462	\$572	\$682	\$386
Ee Plus Family	\$449	\$516	\$564	\$668	\$820	\$1,030	\$1,336	\$1,040
Region 2								
Employee (Ee) Only	\$149	\$180	\$250	\$336	\$416	\$539	\$667	\$320
Ee Plus Spouse/Domestic Partner	\$405	\$445	\$515	\$689	\$859	\$1,076	\$1,483	\$1,136
Ee Plus Child(ren)	\$337	\$376	\$390	\$461	\$538	\$665	\$794	\$447
Ee Plus Family	\$521	\$602	\$656	\$779	\$956	\$1,198	\$1,556	\$1,209
Region 3								
Employee (Ee) Only	\$156	\$189	\$262	\$353	\$435	\$565	\$697	\$335
Ee Plus Spouse/Domestic Partner	\$421	\$466	\$537	\$723	\$900	\$1,126	\$1,551	\$1,189
Ee Plus Child(ren)	\$354	\$393	\$406	\$482	\$564	\$695	\$828	\$466
Ee Plus Family	\$544	\$629	\$687	\$815	\$997	\$1,254	\$1,628	\$1,266
Region 4								
Employee (Ee) Only	\$163	\$196	\$276	\$365	\$456	\$592	\$731	\$352
Ee Plus Spouse/Domestic Partner	\$444	\$487	\$564	\$754	\$943	\$1,182	\$1,626	\$1,247
Ee Plus Child(ren)	\$370	\$413	\$427	\$504	\$591	\$729	\$873	\$494
Ee Plus Family	\$571	\$661	\$720	\$850	\$1,046	\$1,314	\$1,709	\$1,330
Region 5								
Employee (Ee) Only	\$141	\$170	\$243	\$319	\$399	\$516	\$637	\$307
Ee Plus Spouse/Domestic Partner	\$389	\$426	\$490	\$658	\$823	\$1,032	\$1,417	\$1,087
Ee Plus Child(ren)	\$323	\$359	\$369	\$440	\$516	\$636	\$759	\$429
Ee Plus Family	\$498	\$576	\$630	\$745	\$914	\$1,145	\$1,488	\$1,158
Region 6								
Employee (Ee) Only	\$148	\$177	\$250	\$331	\$413	\$538	\$660	\$319
Ee Plus Spouse/Domestic Partner	\$401	\$443	\$510	\$685	\$853	\$1,073	\$1,472	\$1,131
Ee Plus Child(ren)	\$338	\$374	\$384	\$457	\$534	\$661	\$789	\$448
Ee Plus Family	\$518	\$597	\$654	\$771	\$948	\$1,192	\$1,545	\$1,204
Region 7								
Employee (Ee) Only	\$153	\$188	\$259	\$346	\$428	\$557	\$687	\$331
Ee Plus Spouse/Domestic Partner	\$417	\$461	\$531	\$713	\$888	\$1,114	\$1,533	\$1,177
Ee Plus Child(ren)	\$351	\$390	\$399	\$475	\$559	\$687	\$821	\$465
Ee Plus Family	\$540	\$625	\$680	\$805	\$986	\$1,238	\$1,611	\$1,255
Region 8								
Employee (Ee) Only	\$164	\$200	\$280	\$371	\$461	\$600	\$736	\$356
Ee Plus Spouse/Domestic Partner	\$447	\$495	\$570	\$763	\$955	\$1,194	\$1,643	\$1,263
Ee Plus Child(ren)	\$376	\$417	\$431	\$510	\$595	\$739	\$878	\$498
Ee Plus Family	\$578	\$667	\$728	\$864	\$1,058	\$1,329	\$1,726	\$1,346
Region 9								
Employee (Ee) Only	\$168	\$206	\$285	\$380	\$473	\$613	\$754	\$363
Ee Plus Spouse/Domestic Partner	\$459	\$504	\$582	\$781	\$975	\$1,222	\$1,683	\$1,292
Ee Plus Child(ren)	\$385	\$427	\$440	\$523	\$611	\$758	\$901	\$510
Ee Plus Family	\$592	\$684	\$747	\$884	\$1,083	\$1,359	\$1,769	\$1,378

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

ATTACHMENT 19

SMALL EMPLOYER RATING REGION DEFINITIONS Effective July 1, 2011

Rating Region	Counties
1	Butte, Colusa, Fresno, Glenn, Humboldt, Imperial, Kern, Kings, Madera, Mariposa, Mendocino, Merced, San Luis Obispo, Sierra, Sonoma, Stanislaus, Tulare, Yolo
2	Del Norte, Inyo, Lassen, Modoc, Mono, Nevada, Plumas, Sacramento, San Benito, Santa Clara, Shasta, Siskiyou, Trinity, Tuolumne
3	Alameda, Contra Costa, Monterey, Napa, Placer, San Francisco, San Joaquin, Santa Cruz, Sutter, Tehama, Yuba
4	Alpine, Amador, Calaveras, El Dorado, Lake, Marin, San Mateo, Solano
5	San Bernardino, Santa Barbara
6	Los Angeles zip codes: 90247-90251, 90260-90261, 90265, 90274-90275, 90500-90510, 90601-90610, 90612, 90637-90639, 90640, 90650-90652, 90659-90662, 90665, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90800-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844-90848, 90853, 90888, 90895, 90899, 91001-91003, 91006-91012, 91016-91017, 91020-91021, 91023-91025, 91030-91031, 91040-91043, 91046, 91050-91051, 91066, 91077, 91100-91110, 91114-91118, 91121, 91123-91126, 91129, 91131, 91175, 91182, 91184-91189, 91191, 91199-91210, 91214, 91221-91222, 91224-91226, 91500-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91740-91741, 91744-91750, 91754-91756, 91765-91773, 91775-91776, 91778, 91780, 91788-91793, 91795, 91797, 91799-91804, 91841, 91896, 91899, 93510, 93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93563, 93584, 93586, 93590-93591, 93599
7	San Diego
8	Orange, Ventura
9	Riverside, Los Angeles except the zip codes in Rating Region 6

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

SERFF Tracking Number: BCCA-127142119 State: California
 Filing Company: Blue Shield of California Life & Health State Tracking Number: PF-2011-00808
 Insurance Company
 Company Tracking Number: 478
 TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only
 Expense
 Product Name: Small Group Rates Effective July 1, 2011
 Project Name/Number: Small Group Rates Effective July 1, 2011/478

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Filing Cover Sheet		
Comments:		
Attachment:		
CL (Small Group Rates Jul 2011).pdf		

	Item Status:	Status Date:
Satisfied - Item: Document Submission Formset		
Comments:		
Attachment:		
DSF.pdf		

	Item Status:	Status Date:
Bypassed - Item: Rating Plans		
Bypass Reason: Please see the information provided in the Rate/Rule Schedule Tab.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Third Party Authorization		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Certification - Independent Actuary		

SERFF Tracking Number: BCCA-127142119 State: California
Filing Company: Blue Shield of California Life & Health State Tracking Number: PF-2011-00808
Insurance Company
Company Tracking Number: 478
TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only
Expense
Product Name: Small Group Rates Effective July 1, 2011
Project Name/Number: Small Group Rates Effective July 1, 2011/478

Comments:

Attachment:

Independent Actuarial certification BSL 3Q 2011 Rates 04 22 2011.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Actuarial Certification - Blue Shield
Life Actuary

Comments:

Attachment:

Actuarial certification BSL.pdf

Item Status:

**Status
Date:**

Satisfied - Item: California Rate Filing Form

Comments:

Attachment:

CA Rate Filing Form.pdf

Item Status:

**Status
Date:**

Satisfied - Item: California Rate Filing Form -
Question 10

Comments:

Attachment:

CA Rate Filing Form - Question 10.pdf

Item Status:

**Status
Date:**

Satisfied - Item: California Rate Filing Form -
Question 20

Comments:

Attachment:

SERFF Tracking Number: BCCA-127142119 State: California
Filing Company: Blue Shield of California Life & Health State Tracking Number: PF-2011-00808
Insurance Company
Company Tracking Number: 478
TOI: H15G Group Health - Hospital/Surgical/Medical Sub-TOI: H15G.003 Small Group Only
Expense
Product Name: Small Group Rates Effective July 1, 2011
Project Name/Number: Small Group Rates Effective July 1, 2011/478
CA Rate Filing Form - Question 20.pdf

Item Status: Status
Date:

Satisfied - Item: California Rate Filing Spreadsheet
Comments:
Attachment:
CA Rate Filing Spreadsheet.pdf

Item Status: Status
Date:

Satisfied - Item: California Plain Language Rate
Filing Description
Comments:
Attachment:
CA PLAIN LANGUAGE RATE FILING DES.pdf

Item Status: Status
Date:

Satisfied - Item: California Plain Language
Spreadsheet
Comments:
Attachment:
CA PLAIN LANGUAGE SPREADSHEET.pdf



April 26, 2011

CA Insurer No. 1450-6

CDI File Clerk
Policy Approval Bureau
California Department of Insurance
45 Fremont Street, 24th Floor
San Francisco, CA, 94105

**RE: Blue Shield of California Life & Health Insurance Company
Shield Spectrum PPO Plans, Shield Savings Plans, Base PPO Plans, Active Choice Plans,
Infertility Rider and Substance Abuse Rider: Small Group Rates Effective July 1, 2011**

Dear CDI File Clerk:

Blue Shield of California Life & Health Insurance Company (Blue Shield Life) respectfully submits this small group rate filing providing information required by CIC §10181.3 and the Department's guidance issued April 5, 2011 ("Guidance 1163:2"). In addition, an independent actuarial certification is provided as required by CIC §10181.6. This filing is submitted to the Department on the date that is concurrent with the date that 60-day notice is being provided to policyholders first receiving this rate change. Revised rates are provided for benefit plans and riders in the small employer group (2-50) market, as follows:

Benefit Plan/Rider	Policy Form	Certificate Form
Shield Savings 2500	DOISA0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOISA0-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Spectrum PPO Plan 3000	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI001-0-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Spectrum PPO Plan 500 Value	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI002-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Active Choice Plan 500 SG	DOI000-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI000-0-SG (4/11) Filed October 1, 2010 DOI File PF-2010-01955
Active Choice Plan 750 SG	DOI000-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI000-0-SG (4/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Spectrum PPO Plan 500 Standard	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI002-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Spectrum PPO Plan 750 Value	DOI001-0-POL-SG (4/11) Filed February 22, 2011	DOI002-SG (1/11) Filed October 1, 2010

Benefit Plan/Rider	Policy Form	Certificate Form
	DOI File PF-2011-00348	DOI File PF-2010-01955
Shield Spectrum PPO Plan 1000 Value	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI002-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Spectrum PPO Plan 1500 Value	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI002-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Savings 3000	DOISA0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOISA0-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Savings 4800	DOISA0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOISA0-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Savings 1800	DOISA0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOISA0-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Spectrum PPO Plan 2000 Value	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI002-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Savings 2000	DOISA0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOISA0-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Shield Savings QS 4800	DOISA0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOISA0-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Base PPO 30	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI002-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Base PPO 40	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI002-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Base PPO 50	DOI001-0-POL-SG (4/11) Filed February 22, 2011 DOI File PF-2011-00348	DOI002-SG (1/11) Filed October 1, 2010 DOI File PF-2010-01955
Inpatient Substance Abuse Rider	I00-DOI-IP (7/09) Filed May 28, 2009 DOI File PF-2009-01066	
Infertility Rider	I00-DOI-IN (1/11) Filed January 18, 2011 DOI File PF-2011-00248	

CDI File Clerk

April 26, 2011

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These rates will be in effect from July 1, 2011 - January 1, 2012, and will replace those previously filed for these benefit plans and riders upon the effective date for new policies sold during the time period. In addition, the rates contained in this filing will become effective for policies issued to existing small groups upon renewal of their policy if occurring during this same time period.

Thank you in advance for your time and attention in reviewing this filing. Should you have any questions, please do not hesitate to contact me at (415) 229-5124 or by email at andrea.deberry@blueshieldca.com.

CALIFORNIA DOCUMENT SUBMISSION FORMSET

Reset Form

California Insurer Number: 1450-6 (NOT NAIC Number)		FOR DEPARTMENT USE ONLY		
Official Insurer Name: Blue Shield of California Life & Health Insurance Company		Our File #		Fee Code:
Submitter and Complete Mailing Address: Andrea D. DeBerry, Esq. Blue Shield of California Life & Health Insurance Company 50 Beale Street, 22nd Floor San Francisco, CA 94106		Reviewer:		
Submission Date: April 26, 2011		Dept Action Date:		
Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1 Rates for:				
2 DOISA0-POL-SG 4/11	Rates			
3 DOISA0-SG (1/11)	Rates			
4 DOI001-0-POL-SG 4/11	Rates			
5 DOI001-0-SG (1/11)	Rates			
6 DOI000-0-SG-POL 4/11	Rates			
7 DOI000-0-SG (1/11)	Rates			
8 DOI002-SG (1/11)	Rates			
9 I00-DOI-IP (7/09)	Rates			
10 I00-DOI-IN (1/11)	Rates			
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INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission. THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.				Total \$ Cont'd on ___ pages

DSF 1.35

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

A. PURPOSE

The only purpose of this certification is to certify the Small Group rates prepared and submitted by Blue Shield of California Life & Health Insurance Company (BSCLHIC) for the PPO plans effective July 1, 2011 through December 31, 2011, are actuarially sound, as required by Insurance Code section 10181.6 (SB 1163).

B. SCOPE AND LIMITATION

California Senate Bill SB1163 requires health plans' small group rate filing with the California Department of Insurance (CDI) to be actuarially sound and to include a certification by an independent actuary, effective January 1, 2011. On April 5th, 2011, CDI released a final guidance on SB 1163 filing requirements, describing the factors to be considered in determining whether a rate increase is "unreasonable" or not. This rate certification is prepared following Section C, Actuarial Certification, of the guidance, according to my best interpretation.

I was engaged by Blue Shield of California (BSC) to review the rate development and to provide an actuarial certification for this rate filing as required by SB1163. Certification regarding compliance with AB1672 is prepared by Mike Beuoy, BSC actuary.

This certification is prepared for rate filing purpose only, as part of the submission to CDI, and should not be used for other purposes. In any event, the certification should be shared in its entirety, including other rate filing material submitted to CDI.

C. RATE EFFECTIVE DATE AND APPLICABLE EMPLOYER GROUPS

BSC SG rates are normally updated each quarter, and they are applied to new business with effective dates in that quarter, as well as annual renewals effective in that quarter. The premium rates submitted have been priced and trended to be effective from July 1, 2011 through September 30, 2011. However, they are filed with the effective date of July 1, 2011 through December 31, 2011, so that in the event the next set of quarterly rates to be effective October 1, 2011 through December 31, 2011 do not need to be updated, these rates will remain in effect till December 2011.

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

The submitted rates will also be applied to groups with April – June effective dates as rate increases for those groups have been delayed by three months and the groups will now be renewed in July – September instead. Since it would be fifteen months since the last rate increase, the rate increases are higher than what the groups would normally receive by a three month trend factor. These groups will continue to be renewed in July – September in future years.

D. REVIEW OF RATE DEVELOPMENT AND PROJECTED MEDICAL LOSS RATIO

I have reviewed in depth the methodology and assumptions used in developing the premium rates and have found the pricing methodology and assumptions used in developing the premium rates followed generally accepted actuarial practices. I have reviewed and tested many of the pricing assumptions for reasonableness. In some areas where different assumptions might be applicable, the results of the sensitivity tests showed that the filed premium rates would remain unchanged and the loss ratio would exceed the federal standard. Overall, the assumptions were appropriate and supportable by BSC's experience studies. I have also independently calculated the premium rates to verify the accuracy of the calculations.

I have verified the projected medical loss ratio (MLR) calculations of the Small Group business for the pricing period. MLR based on the company's current definition where the cost of health care expense in the numerator includes medical management expense, is projected to exceed 80%. MLR based on PPACA's allowable adjustments as described under 45CFR Part 158 is also projected to exceed 80%. Since the MLR regulation under 45 CFR Part 158 is relatively new (published by HHS as of November 22, 2010), and the first MLR report is not due till May 31st 2012, the Company has developed the MLR adjustments based on their best estimates at the time. I have verified the adjustments are those allowed under 45 CFR Part 158, but I have not verified the development of the estimated expenses.

In reviewing the rate development for this certification, I have followed the guidance under Actuarial Standard of Practice Number 8, Regulatory Filings for Health Plan Entities, as adopted by the Actuarial Standards Board.

Please see the attached appendices that cover an overview of the pricing methodology, analysis of the rate development and pricing assumptions, sensitivity tests, PPACA MLR projections, and other supporting documentations. The appendices are described below:

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

- Appendix I covers the overview of the pricing methodology, experience data, analysis of the rate development and pricing assumptions, and the resulting rate increases.
- Appendix II provides an example of the rate calculation going over the steps of the rate development. It shows the factors used in deriving the required premium rates for each plan.
- Appendix III describes the sensitivity tests performed on the key pricing assumptions and the results.
- Appendix IV shows the projected PPACA MLR and describes the adjustments applied in the PPACA MLR calculation.
- Appendix V compares the projected incurred claims with actual restated incurred claims for January rate filings in the past three years.
- Appendix VI shows the rate Increase distribution by employer groups.

E. CONSIDERATIONS IN DETERMINING WHETHER RATE INCREASES ARE REASONABLE OR UNREASONABLE

In my opinion, the rate increases included in this rate filing are reasonable, taking into consideration the factors listed under Guidance 1163:2 Section A. They are discussed below:

- 1. The aggregate PPACA MLR for BSC's Small Group business is projected to be 83% for the pricing period, August 1, 2011 to July 31, 2012. It exceeds the federal MLR standard 80%.**

PPACA MLR was estimated following the definition and the allowed adjustments as described in 45CFR sections 158.101-158.232. Since the MLR regulation is relatively new and the first MLR report is not due till May 31st, 2012, the adjustments were derived based on BSC's best estimates at the time. See Appendix IV for adjustments made in estimating the PPACA MLR projection.

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

2. The assumptions on which the rate increase is based are mostly supportable by substantial evidence.

I have reviewed in depth the methodology and assumptions used in developing the premium rates and have found the pricing methodology and assumptions used in developing the premium rates followed generally accepted actuarial practices. Overall, the assumptions were appropriate and supportable by BSC's experience studies.

For further discussions, see Appendix I regarding the data, assumptions, rating factors and methods used by BSC actuaries in developing the proposed premium rates.

Although I did not closely examine BSC's estimates of the administrative expense assumptions, they seemed reasonable when compared to prior year's expenses.

3. The choice of assumptions or combinations of assumptions on which the rate increase is based is reasonable.

I have reviewed in depth the methodology and assumptions used in developing the premium rates and have found the pricing methodology and assumptions used in developing the premium rates followed generally accepted actuarial practices. I have reviewed and tested many of the pricing assumptions for reasonableness. In some areas where different assumptions might be applicable, the results of the sensitivity tests showed that the proposed premium rates would remain unchanged, and the MLR would exceed the federal standard. Overall, the assumptions were appropriate and supportable by BSC's experience studies.

For further discussions, see Appendix I regarding the data, assumptions, rating factors and methods used by BSC actuaries in developing the premium rates in the rate filing, Appendix II regarding detailed steps of the rate development and how the factors were applied, Appendix III regarding sensitivity tests of the pricing assumptions and results of the tests.

4. The data and premium rate development documentation provided to the Department in connection with the filed rate increase are complete, adequate and

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

provide a basis upon which the reasonableness of the rate may be determined by a qualified health actuary.

The data and documentation provided to the Department includes:

- This Certification which has been prepared in accordance with Guidance 1163.2. Examples of supporting documents included in the Certification: overview of the pricing methodology and experience data, analysis of the rate development and pricing assumptions, sensitivity tests, example of the rate calculations, PPACA MLR calculations, rate increase distribution by employer groups and comparison of actual to expected incurred claims and core trend factors from past rate filings.
- Required “Supporting Documentation” submitted including “California Rate Filing Form”, “California Rate Filing Worksheet”, “California Plain-Language Rate Filing Description”, and “California Plan Language Spreadsheet”, as specified in Guidance 1163.2 Section D. Examples of the type of information included : “California Rate Filing Form” item 20 compares the aggregate annualized trend in the projected pricing period with the base experience period; “California Rate Filing Form” item 18 shows the overall trend and trend breakout by service categories; “California Plain-Language Rate Filing Description” shows the trend breakout by cost and utilization; and “California Rate Filing Worksheet” shows the latest enrollment, base period membership, premium and claims experience, and the filed rate increases by plan.

5.A. Rates are established for permissible risk categories.

The rating categories comply with the requirements under AB1672, as certified by Mike Beuoy, BSC actuary.

5.B. Premium differences between insureds in similar risk categories correspond to differences in expected costs.

Rates are re-aligned when experience shows adjustments are warranted. As part of this rate filing, BSC is realigning the rate relativity by age and family composition for the PPO plans. BSC also realigned the area factors, effective July 2010 for certain regions and plans. The rate realignments were supported by BSC’s loss ratio experience. I relied

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

on Mike Beuoy, BSC actuary on the accuracy of the experience studies. Although I did not review the experience studies in detail, I verified the justification of the age/family composition and the July 2010 area factor realignments and they were supported by the overall PPO loss ratio experience for these rating categories.

In addition to the three rating categories, age, geographical location and family size, the group's premium rates could also be impacted by the Risk Adjustment Factor (RAF). I verified the stability of the overall Risk Adjustment Factors, and they did not affect the overall rate increases by plan. Individual groups rate increase would vary by the assigned RAF according to the underwriting guidelines, and the maximum change is limited to 0.10 (or 10%) in a single year.

6. The changes that led to the requested rate increases are substantially justified by credible experience data. Comparisons of experience data to projections for prior rate filings are shown in Appendix V and below.

The proposed rates and rate increases were developed based on observed experience where the experience was credible. For plans that were partially credible, credibility factors were appropriately applied to the actual experience and then blended with manual rates. Appendix II.a. shows how the credibility factors are applied, and Appendix II.b shows the credibility factors by plan.

When experience indicated rate realignment by risk categories was warranted, rate relativity was re-aligned according to experience. Also see comments regarding rate alignment by age/family composition and geographical area under item 5B above.

Appendix V compares projected incurred claims with actual restated incurred claims for rate increases effective January 2008, January 2009 and January 2010, by policy forms and all plans filed with CDI. Overall, for each of the years, actual incurred claims turned out higher than projection.

The table below compares BSC's small group PPO plans projected core trend with actual core trend for the three years, 2008 to 2010. Actual core trend was lower than projection for two of the years and higher than projection for one year; and over the three year period, the average difference was -0.1%.

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Core Trend Comparison, 2008 -2010

	Projected <u>Trend</u>	Actual <u>Trend</u>	Actual - <u>Projected</u>
2008	10.6%	8.7%	-1.9%
2009	9.5%	13.7%	4.2%
2010	<u>10.5%</u>	<u>7.8%</u>	<u>- 2.7%</u>
Average	10.2%	10.1%	-0.1%

Core trend analysis was performed for all PPO business under BSC, including plans under the Department of Managed Health Care.

2010 trend comparison was based on BSC's study as of November, 2010.

I relied on Mike Beuoy, BSC actuary on the accuracy of the data for historical incurred claims and core trend comparisons shown above and in appendix V.

- 7. The company's rate of return for the prior three years and for the following year, was not explicitly considered in the rate development process, therefore I could not express an opinion on this.**

For completeness of filing, shown below is information on return on equity, provided by BSC:

Blue Shield of California Life & Health Insurance Company (Health Plan)

	2008 <u>Actual</u>	2009 <u>Actual</u>	2010 <u>Actual</u>	2011 <u>Forecast</u>
Return on Equity	2.2%	-25.4%	2.5%	-3.0 %

Return on equity was calculated as net income over capital and surplus.

California Physician Service Corporation and Subsidiaries (Parent) (\$ in millions)

	2008 <u>Actual</u>	2009 <u>Actual</u>	2010 <u>Actual</u>	2011 <u>Forecast</u>
Return on Equity	6.1%	4.7%	8.8%	5.3%

Return on equity was calculated as net income over stabilization fund.

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

8. Insurer's individual employee and executive compensation was not explicitly considered in the rate development process, therefore I could not express an opinion on this.

Employee and executive compensation was included as part of the administrative expense in developing the premium rates. The increase in administrative expense was reasonable in view of the projected membership reduction and it did not significantly affect the rate increases. See additional comments on administrative expense under Appendix I.c, non claims item, and sensitivity tests results described in Appendix III.

For completeness of filing, shown below is the requested information on compensation, provided by BSC:

Blue Shield of California Life & Health Insurance Company (Health Plan)

*Compensation of eight most highly paid officers, 2010	\$ 1M
Total administrative expense, 2010	\$ 319M
Compensation as percent of total admin. expense	0.3%

*BSCLHIC has no employees. The company is operated pursuant to an Administrative Services Agreement by its parent company, Blue Shield of California. There are eight BSCLHIC's officers who are employees of BSC. The compensation reported above is the portion of the individual's compensation that BSC charges to BSCLHIC pursuant to the Administrative Services Agreement.

Blue Shield of California (Parent)

**Compensation of ten most highly paid officers, 2010	\$ 14M
Total administrative expense, 2010	\$ 1,257M
Compensation as percent of total admin. expense	1.1%

** The above compensation is the total amount received by the ten most highly paid executive officers. It includes amount charged by BSC to its subsidiaries such as BSCLHIC.

9. The rate of medical cost inflation as reported by the U.S. Bureau of Labor Statistics Consumer Price Index for All Urban Consumers Medical Care Cost Inflation Index

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

was not used in the rate development process, therefore I could not express an opinion on this.

The cost increase assumption in the core trend development was primarily based on projected provider contract increase – see inflation trend shown in California Plain-Language Rate Filing Description, item 4, trend attributable to price inflation. It is the appropriate basis to project the future cost increase, instead of basing on CPI. In addition to cost increase, there are many other factors that affect the rate increase including but not limited to base experience, utilization, deductible leveraging, benefit changes, risk selection, administrative expense etc, which are included in the rate development.

10. It has been twelve month since the groups with July-September effective date had a rate increase and 15 months since the groups with April-June effective dates had a rate increase. The proposed rate increases are reasonable, as discussed under items 1-6.

BSC SG rates are normally updated each quarter, and they are applied to new business with effective dates in that quarter, as well as annual renewals effective in that quarter. The submitted rates will also be applied to groups with April – June effective dates as rate increases for those groups have been delayed by three months and the groups will now be renewed in July – September instead. Since it would be fifteen months since the last rate increase, the rate increases are higher than what the groups would normally receive by a three month trend factor. Percent of rate increase by policy forms are shown in Appendix I.d., and percent of rate increase by plan is shown in California Rate Filing Spreadsheet.

11. BSCLHIC's surplus condition and dividend history were not explicitly considered in the rate development; therefore I could not express an opinion on this.

For completeness of filing, shown below is the requested information on BSCLHIC's surplus condition and dividend history, provided by BSC.

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

Blue Shield of California Life & Health Insurance Company

Adjusted capital as a percent of authorized control level of risk-based capital (RBC) :

	<u>2008</u>	<u>2009</u>	<u>2010</u>
% of RBC	496%	517%	563%

No dividends were paid by BSCLHIC in 2008, 2009 and 2010.

- 12. The rating factors applied including the change in rating factors are reasonable in view of the supporting experience provided. Rate increase for a particular group would reflect the combination of the following: rate increases for the plans selected by the employer, age/family composition of the individual employees, geographic location of the employees, and the Risk Adjustment Factor change for the group. For groups with July to September effective dates, the average twelve month renewal increase for all the groups is estimated to be 8%, ranging from 1% to 22% by employer groups. For groups with April to June effective dates, the average fifteen month renewal increase for all the groups is estimated to be 12%, ranging from -2% to 33% by employer groups.**

As described under item 5 above, rates are re-aligned when experience shows adjustments are warranted. As part of the rate filing, BSC is realigning the rate relativity by age and family composition for the PPO plans. BSC also realigned the area factors, effective July 2010 for certain regions and plans. The rate realignments were supported by BSC's loss ratio experience. I relied on Mike Beuoy, BSC actuary on the accuracy of the experience studies. Although I did not review the experience studies in detail, I verified the justification of the age/family composition and the July 2010 area factor realignments and they were supported by the overall PPO loss ratio experience for these rating categories.

The average proposed rate increase by plan ranges from 2.5% to 15.8% for the July-September renewals with an overall total increase of 8.1%. The average proposed rate increase by plan ranges from 5.4% to 25.7% for the April-June renewals with an overall total increase of 13%.

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

The actual rate increase would vary by employer groups, incorporating the changes in the rate relativity by age, family composition and geographic area. Appendix VI shows the expected distribution of rate increases by employer groups. For groups with July to September effective dates, the average twelve month renewal increase for all the groups is estimated to be 8%, ranging from 1% to 22% by employer groups. For groups with April to June effective dates, the average fifteen month renewal increase for all the groups is estimated to be 13%, ranging from -2% to 33% by employer groups. The estimated increase by employer groups does not include rate changes due to Risk Adjustment Factor change.

Higher than average increases for some of the employer groups are due to re-alignment of the rate relativity by age/family composition and geographic area, and are reflective of the historical experience. Similarly, some employer groups would receive lower than average increases. If rates by age/tier or area classifications are not re-aligned, those groups that would have received the lower rate increases would need to subsidize those who would have received the higher rate increases.

13. The nature and amount of transactions between BSCLHIC and any affiliates were not required for the rate development; therefore I could not express an opinion on this.

For completeness of filing, shown below is the requested information provided by BSC:

The Company, Blue Shield of California Life & Health Insurance Company, has entered into an administrative services agreement with the Company's parent, Blue Shield of California. The Company reimburses its parent for all payroll and related expenses, commissions and other administrative expenses paid by the parent on behalf of the Company. The Company is also included in the consolidated federal income tax return filed by the parent. Reimbursements to the parent for the years ended December 31, 2008, 2009 and 2010 were \$174millions (M), \$226M and \$290M, respectively.

The parent made capital contributions to the Company in the amounts of \$30M in 2008, \$170M in 2009 and \$75M in 2010.

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

F. QUALIFICATION

I, April S Choi, am the Principal and Consulting Actuary of KAC Group LLC. I am an independent actuary, and meet the specification regarding independence under section 10181.6.

I am a member of the American Academy of Actuaries and the Society of Actuaries. I meet the standards stated in the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States and have the relevant experience to render the certification contained herein.

G. DATA RELIANCE

I have assumed and relied on the supporting information used in the rate development that are provided by Mike Beuoy, BSC actuary, to be accurate and valid. I do not have any reason to question the accuracy of the information provided. I have reviewed the supporting data and information provided for reasonableness but I have not performed an audit on the data. I am not expressing an opinion on the accuracy of the supporting information provided.

H. CERTIFICATION

As required by SB 1163, Section 10181.6, I hereby certify that to the best of my knowledge and judgment, the small group rates and rate increases prepared and submitted by BSC actuary for this rating period are actuarially sound, the rate increases are reasonable, and they are developed based on appropriate actuarial assumptions and generally accepted actuarial methodology.

Actuarial soundness is defined in Guidance 1163:2, Section C.20.B. (2): The proposed premium rates are actuarially sound, for the small group business in California for which the certification is being prepared and for the period covered by the certification. The total of projected premiums and investment income, is adequate to provide for all expected costs, including health benefits, health benefit settlement expenses, marketing and administrative expenses, and the cost of required capital. The period covered is for premium rates with effective date of July 1, 2011 through September 30, 2011, for the duration of twelve month. Per BSC, BSC does not have any reinsurance cash flows or governmental risk adjustment cash flows in the small group business.

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

Factors that are taken into consideration in determining whether a rate increase is “Reasonable” are discussed under Section E, following the items described in Guidance 1163:2, Section A.



April S Choi, FSA, MAAA
Principal and Consulting Actuary,
KAC GROUP LLC
April 22, 2011

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

APPENDIX I

- a. OVERVIEW OF THE PRICING METHODOLOGY
- b. EXPERIENCE DATA
- c. ANALYSIS OF THE RATE DEVELOPMENT AND PRICING ASSUMPTIONS
- d. PERCENT RATE INCREASE

a. OVERVIEW OF THE PRICING METHODOLOGY

For each plan, the base period experience was adjusted by credibility, large claims pooling, seasonality, benefit level and risk selection, and then trended forward to the rate effective period. To arrive at the projected cost of health care expense for BSC's MLR calculation, medical management expenditure was added to the projected claim costs. For the purpose of estimating the cost of health care expense under PPACA MLR calculation, medical management expense was replaced with quality improvement expense.

The sum of the projected cost of health care expense and per member per month (pmpm) administrative expense was divided by the factor of $(1 - \text{administrative expense as a percent of premium} - \text{risk and profit margin as a percent of premium})$, to arrive at the formula driven required premium rate. The risk and profit margin as a percent of premium was initially set at 1.9%.

The required premium rate for each of the plans was derived consistently using the same methodology. Since the rates were updated every three months, the required rate was compared to the second quarter 2011 rate to determine the required quarterly rate increase for third quarter 2011. To arrive at the final proposed quarterly rate increase, the required rate increase was adjusted upward in some cases or downward in some cases to either maintain reasonable rate relativity by benefit plans, or to keep the rate increase at 0%, or to cap the annual composite rate increase by plan. The projected risk and profit margin would then be derived based on the proposed rate increases.

To arrive at the annual rate increase, the proposed quarterly rate increase was multiplied by the filed increases in previous quarters. For example, to calculate the annual rate increase for the July-September renewals, the proposed quarterly increase was multiplied by the filed rate increase effective fourth quarter 2010 and the filed rate increase effective first quarter 2011 (rate increase was not filed for second quarter 2011).

INDEPENDENT ACTUARIAL CERTIFICATION – April 22, 2011

b. EXPERIENCE DATA

Base period premium and claims experience

1. Base experience period was from September 1 2009 to August 30 2010, with claims run-out through November 2010.
2. Incurred claims were restated for claims incurred in the base period, paid through November 2010. The source of the incurred claims was the Pricing Extract. Since the experience was based on three months claims runoff, the effect of completion factors was not as significant. I have reviewed the company's small group reserves runs, and the total estimated incurred claims for base experience period were reasonable.
3. Incurred claims reconciliation with financial data – To check the reasonableness of the incurred claims used in pricing, incurred claims from the Pricing Extract were reconciled to the recast financials, to capture the miscellaneous claims in the general ledger. Miscellaneous claims included items such as drug rebate, behavioral health capitation, etc and manual entries. To capture the remaining miscellaneous claims items, the base experience incurred claims were increased by a factor of 1.013.
4. Revenue reconciliation – To check the reasonableness of the revenue used in analyzing the plan experience, revenue from the TMR extract reports was compared to the recast financials. The revenue in the TMR extract reports was based on restated membership and billed premium, whereas the revenue in the recast report was the same as the financials. The total revenue in the TMR report was less than the recast report by 0.6%. The TMR extract was not directly used in the pricing process. I used the TMR report to review the plan's historical premium, claims experience and claims trend by plan.

c. ANALYSIS OF THE RATE DEVELOPMENT AND PRICING ASSUMPTIONS

Incurred Claims Adjustment

1. Large claims pooling - claims were adjusted for pooling of catastrophic claims over \$100,000. It resulted in individual plan's experience adjusted upwards or downwards, keeping the overall claims the same for PPO plans in aggregate.

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2. Credibility - Plans with 200,000 member months in the twelve month experience period were fully credible. For plans with less than 200,000 member months, experience incurred claims and manual claims were blended using the ratio of the member months in the experience period over 200,000. “Manual “ claims were essentially claims that corresponded to the premium rate in previous rating period based on current pricing assumptions. The effect was to phase in any large swings in the current experience for plans that were not fully credible.

Normalization factor of 0.994 was applied to each of the plans so total claims before and after credibility adjustment would be the same.

3. Seasonality – Seasonality factors were appropriately applied to normalize the claims pattern in the base experience period. For most of the plans, the seasonality factor averaged around 1.0 over the twelve month period, except for five of the PPO plans. They were the PPO 2000 Value Plan, PPO Savings 2000, PPO savings 2500, PPO Savings 3000 and PPO Savings 4800 Plans. Their factors ranged from 1.01 to 1.04. The higher factors were mostly driven by the high deductibles and membership fluctuation during the based experience period. For example, seasonality factor for PPO Savings 2000 was 1.04, it had a \$2,000 deductible and its membership grew from 6,900 as of September 2009 to 11,200 as of June 2010 and then decreased to 7,400 as of August 2010.

Seasonality factors were modeled using paid to allowed ratios based on high level benefit inputs for each calendar month in the experience period. For members who joined the high deductible plans after the beginning of the year, their benefits utilization were further depressed for the initial period as they had shorter period to accumulate claims to satisfy the high deductible than if they would have joined at the beginning of the year, and adjustments were needed to reflect their ongoing utilization pattern.

4. Anti-selection - Based on the actuarial study performed, members remaining in PPO Savings 1800 and PPO Savings 3000 plans had higher MLR than those who left the plans, and their experience were not fully reflected in the base experience period. Anti-selection factors were applied to account for that.

The PPO Savings plans had been in an anti-selection spiral. Previously, the plans were underpriced, as large rate increases were implemented to reflect the emerging experience, the better risks either moved to another plan or carrier, leaving the worse risks in the

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pool. As an example, PSP 1800 Savings plan grew dramatically, from 1,000 members in Jan 2008 to 76,000 members in June 2009. As the MLR experience emerged at over 100%, large increases in the range of 50% to 70% were implemented starting in late 2009. Correspondingly, membership started to decline, and it had less than 3,400 members as of December 2010. BSC's recent actuarial study showed that as groups renewed in 2010, most of the members with lower MLR moved to other plans or lapsed, leaving the members with higher MLR remaining in the plan.

Since anti-selection factor is difficult to assess accurately, I performed sensitivity tests to determine the impact on the rate increases for PPO Savings 1800 and PPO Savings 3000, the two plans that had assumed an anti-selection factor. For these two plans, since the proposed rate increases were already lowered from the required formula rate increases, lowering the anti-selection risk factors did not affect the percent rate increases. See Appendix III for more detailed description of the result of sensitivity tests.

5. Benefit change - Several benefit changes had taken place since July 2009 and they were to be implemented as groups renewed. Since not all the effect of the benefit changes had been reflected in the base period experience, adjustment factors were applied accordingly.

The most significant benefit changes were:

- i. implemented October 2010, due to health care reform
 - PPO 1000 Value and PPO 1500 Value plans previously had limited dollar maximum coverage for brand name drugs, and the maximum amount was removed.
 - Removed preventive care services cost share for all plans, and it had the most pricing impact on PPO 500 Standard and PPO 2000 Value plans.
- ii. implemented January 2010
 - added 10/30/50 drug copays to PPO Savings 1800, PPO Savings 2000, PPO Savings 3000 and PPO Savings 4800 plans
- iii. implemented July 2009
 - PPO 3000 was designated as HRA wrap

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Trend

1. Core/underlying claims trend - The annual claims trends for the PPO plans were assumed to be 7.8%, 9.5% and 9.9% for calendar year 2010, 2011 and 2012 respectively. 2009 claims trend was at 13.7%.

See California Rate Filing Form items 18 and 19 for detailed breakout of the core claims trend by benefit category and by cost and utilization, respectively. BSC actuaries analyzed and assessed the historical core trend by backing out the various trend components, such as demographic change, leveraging, benefit change, anti-selection and plan/geographic mix. For the projection period, cost trend was primarily based on expected provider increase, and utilization trend was primarily based on previous years' average (assuming reversion to the mean).

The overall projected core trends seemed reasonable.

2. Leverage trend – Deductible leveraging trend was appropriately incorporated. The annual trend factors ranged from 0.3% for the low deductible plan to 3.0% for the high deductible plan.
3. Claims margin or Provision for adverse deviation (PFAD) – An explicit annual claims margin of 1.5% was assumed across all plans. This was equivalent to a 3% margin included in the final projected claims. This margin is reasonable particularly in light of the low risk and profit margin of 0.9%.
4. Projection period – For most plans, claims were projected for a period of approximately 23 months, from the mid-point of the base experience period (9/1/2009 – 8/31/2010) to the midpoint of the average rate effective period (8/1/2011 – 7/31/2012).

Actual projection period varied from 19.6 months to 25.1 months, using membership exposure to derive the weighted average midpoint of the projection period. For example, QS4800 plan's membership started in January 2010, so the midpoint of the projection period needed to shift forward, resulting in a projection period of 19.6 months. Whereas PPO Savings 1800 plan's membership had dropped precipitously, so the midpoint of the projection period needed to shift backward, resulting in a projection period of 25.1 months.

Rate Alignment by Age/Family Composition and Region

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Included in this rate filing, BSC is realigning the rate relativity by age and family composition under the PPO plans. The realignment is supported by observed experience. For the PPO Savings Plans, the employee + dependent and the family categories under 40 would be adjusted upward by 5%. For the other PPO plans, while the employee + dependent and the family categories under age 40 would be adjusted upward by 5%, the employee only and Employee + spouse categories for ages 50 – 64 would be adjusted downward by 2%. The overall impact to all of the PPO plans is less than 0.1% increase (0.5% increase for the PPO Savings plans, and -0.1% for the non PPO Savings plans).

BSC also realigned the area factors for all PPO plans, effective July 2010. Area factors for regions 6 and 9 were reduced by 5%, and area factors for regions 3 and 8 were increased by 1.8%. They netted to a 0% aggregate rate change. The area factor change would not affect the July-September renewals, since the rates already reflected the change that was effective July 2010. The area factor change would affect the April-June renewals.

The rate realignments were supported by BSC's loss ratio experience. I relied on Mike Beuoy, BSC actuary on the accuracy of the experience studies. Although I did not review the experience studies in detail, I verified the justification of the age/family composition and the July 2010 area factor realignments and they were supported by the overall PPO loss ratio experience for these rating categories.

Non Claims Items

1. Administrative expenses were expressed as a fixed pmpm cost and a percent of premium. Percent of premium administrative expense was mostly related to broker commission and premium tax, where the fixed pmpm cost accounted for the remaining administrative expense. The percent of premium administrative expense for BSC total seemed reasonable. The fixed administrative expense was projected to increase from \$24.05 in 2010 to \$27.09 in the pricing period, a 12.6% increase over a period of 19 months. Per BSC, the increase was mostly attributable to system enhancement for the legacy systems and spreading the fixed cost over a reduced membership base.

Although I did not examine BSC's estimate of the administrative expense in detail, the fixed pmpm administrative expense seemed reasonable in view of the membership reduction. Member months decreased by 11% from 2009 to 2010, and were projected to further decrease by 7.5% for the pricing projection period. From mid-point of calendar

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year 2010(July 1, 2010) to midpoint of the pricing projection period (February 1, 2012), that was a 7.5% decrease over a period 19 months, or equivalent to an annual decrease of 4.8%. Without taking into consideration the exact amount of system enhancement expense, if total flat administrative expense were to increase 3% annually, the resulting pmpm administrative expense would be close to the projected pmpm administrative expense.

The effect of the higher fixed administrative expense was offset by the higher target MLR, so it did not contribute significantly to the rate increase. In addition, sensitivity test was performed to see the effect of the change in fixed administrative expense on PPACA MLR and operating income. See Appendix III for more description on the sensitivity test.

2. Risk and profit margin – The risk and profit margin as a percent of premium was initially set at 1.9% for calculating the required premium rate. The projected risk and profit margin based on proposed rates was estimated to be 0.9% in aggregate. In my opinion, this is a low target margin.
3. As a result of the risk and profit margin decrease or the target MLR increase, the overall rate increase was dampened by approximately 2.7% based on BSC actuary's estimate.

Membership and Risk Adjustment Factor (RAF)

1. Total member months were projected to decline from 2.4million (M) in 2010 to 2.2M* in the projection period (August 2011 to July 2012), a 7.5% decrease over a period of 19 months. In view of an 11% decrease in membership from 2009 to 2010, the projected decrease was reasonable and was not overstated.
2. RAF was projected to remain unchanged from the current level, at an overall level of 1.02. The RAF value ranged from a low of 1.00 to a high of 1.06, where most of plan values were between 1.01 and 1.03.

*Membership in the projection period included the new Base PPO plans. Without the Base PPO plans, the projected member months would be 2M.

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d. PERCENT RATE INCREASE

The overall proposed rate increases are 8.1% and 13.0% respectively for the July-September annual renewals and the April-June fifteen month renewals.

The Table below shows the average rate increases by policy forms, separately for groups with July 1- September 1, 2011 renewal date, and groups with April 1-June 1, 2011 renewal date renewing in July-September 2011.

	Annual Rate Increase % <u>July-Sept renewals</u>	15 Month Rate increase % <u>April-June renewals</u>
a. DOI all PPO plans	8.1%	13.0%
By policy forms:		
DOI001-0-POL-SG	7.7%	10.5%
DOISAO-POL-SG	9.2%	17.0%
DOI000-0-POL-SG	4.4%	12.9%

The highest composite increase by plan is 25.7%. However, a group may receive higher rate increase due to the rate alignment by age/family composition and region.

See California Rate Filing Worksheet for further breakout of the percent rate increase by plan, and Appendix VI for rate increase distribution by employer groups.

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APPENDIX II

- a. EXAMPLE OF RATE CALCULATIONS
- b. BASE PERIOD INCURRED CLAIMS AND PRICING FACTORS BY PLAN

a. EXAMPLE OF RATE CALCULATIONS

Shown below is an example of the rate calculations based on Plan PPO 1000 Value:

Plan PPO 1000 Value

Base Period Experience: September 1, 2009 – August 30, 2010

Incurred claims pmpm from Pricing Extract	\$194.14
Adjustment factor to reconcile to financials	<u>x 1.013</u>
Base period incurred claims	\$196.68

Large Claims Pooling

Pooled claims	\$(53.86)
Pooling charges	<u>\$ 45.79</u>
	\$188.61

Credibility Adjustment

Manual claims	\$182.52
Credibility	85%
Credibility adjusted claims	\$187.71
=(188.61x85%)+(\$182.52x15%)	
Normalization factor to true up total PPO	
credibility adjusted claims to total PPO	
claims after large claims adjustment	<u>0.994</u>
	\$186.61

Other Adjustment Factors

Seasonality	1.001
Benefit change	1.036
Anti-selection risk	<u>1.000</u>
	\$193.60

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Trend Projection period : August 1, 2011 – July 31, 2012

Trend for 23.2 months

Core trend, leveraging trend, PFAD ($1.093^{23.2/12} \times 1.016^{23.2/12} \times 1.015^{23.2/12}$)	<u>1.262</u> \$244.24
Projected Cost of Health Care expense	
Medical Management	\$ 3.20 \$247.45
Administrative Expense/Margin	
Fixed admin expense pmpm	\$ 27.09
Admin expense as percent of premium	9.7%
Target margin as percent of premium	1.9%
Required Premium Rate ($\$247.45 + \$27.09 / (1 - 9.7\% - 1.9\%)$)	\$310.50
Required Rate Increase	
Current premium rate, i.e. 2Q 2011 rate, RAF=1.017	\$294.06
Required rate increase percent	5.6%
Final Rate Increase Percent from 2Q2011 to 3Q2011	5.6%
Annual rate increase for July-September renewals, 3Q2010 to 3Q2011	10.6%
15 month rate increase for April-June renewals, 2Q2010 to 3Q2011	13.8%

There are rounding differences in the above calculations, as above factors have more decimal places than shown.

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b. BASE PERIOD INCURRED CLAIMS AND PRICING FACTORS BY PLAN

	Baseline	Large Claim Pooling		Credibility					Trend for*
	Incurred	claims>	pooling	manual	cred.		Benefit	Anti-sel	approx 23
<u>Plans</u>	<u>Claims</u>	<u>\$100k</u>	<u>charge</u>	<u>claims</u>	<u>factor</u>	<u>Seasonality</u>	<u>Change</u>	<u>Risk</u>	<u>months</u>
DO1001-0-POL-SG:									
500 Standard	278.73	76.67	66.47	274.27	0.88	1.005	1.014	1.000	1.256
500 Value	206.67	46.84	55.87	220.83	1.00	1.006	1.011	1.000	1.256
750 Value	223.83	60.21	53.13	205.81	0.68	1.003	1.008	1.000	1.253
1000 Value	196.68	53.86	45.79	182.52	0.85	1.001	1.036	1.000	1.262
1500 Value	160.75	46.46	39.19	153.99	1.00	1.003	1.073	1.000	1.261
2000 Value	126.91	39.38	33.17	130.60	0.40	1.018	1.015	1.000	1.265
3000	207.91	31.98	60.45	237.84	0.17	1.000	1.058	1.000	1.282
DOISA0-POL-SG:									
Savings 1800	313.32	64.6	78.71	316.08	1.00	0.993	0.965	1.245	1.291
Savings 2000	318.87	92.23	69.84	325.09	0.59	1.040	0.967	1.000	1.267
Savings 2500	200.37	53.88	51.25	184.36	1.00	1.020	1.012	1.000	1.264
Savings 3000	231.28	61.26	58.51	197.41	1.00	1.012	0.970	1.131	1.296
Savings 4800	165.07	48.67	42.81	206.84	0.33	1.010	0.971	1.000	1.296
Savings QS 4800	117.21	36.29	35.34	177.96	0.09	1.000	1.007	1.000	1.248
DOI000-0-POL-SG:									
Active Choice 500	220.91	68.26	68.26	221.80	0.20	1.000	1.005	1.000	1.241
Active Choice 750	245.72	71.12	71.12	245.11	0.38	1.000	1.005	1.000	1.232

*Trend includes core trend, leveraging trend and PFAD

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APPENDIX III

PRICING ASSUMPTIONS SENSITIVITY TESTS

The following lists the results of the sensitivity tests on the premium rate increases, PPACA MLR and operating income (OI), by testing a few key pricing assumptions where actual results would likely differ from what were used in current pricing:

1. Vary the anti-selection risk factors for PPO Savings 1800 and PPO Savings 3000 plans

Since it is difficult to assess accurately the anti-selection risks, and results could vary widely from what was assumed, sensitivity testing was performed to determine the effect on the rate increases, PPACA MLR and operating income.

Sensitivity tests were performed to see the effect of changing the anti selection risk factors by +/- 25% and +/- 50%. For these two plans, since the filed rate increases were lowered from the required formula rate increases, lowering the anti-selection risk factors did not affect the percent rate increase. Projected MLR in aggregate for all of the plans would decrease and operating income would increase. Whereas if the anti-selection were higher than what was assumed, projected MLR in aggregate would increase and operating income would decrease.

The results are summarized below:

If anti-selection factors were 25% lower

	PPACA	
	<u>MLR</u>	<u>OI*</u>
Before	83.0%	0.9%
After	82.8%	1.3%
Change	- 0.2%	0.4%

If anti-selection factors were 25% higher

	PPACA	
	<u>MLR</u>	<u>OI*</u>
Before	83.0%	0.9%
After	83.3%	0.5%
Change	0.3%	-0.4%

Anti-selection factors were 50% lower

	PPACA	
	<u>MLR</u>	<u>OI*</u>
Before	83.0%	0.9%
After	82.5%	1.7%
Change	- 0.5%	0.8%

Anti-selection factors were 50% higher

	PPACA	
	<u>MLR</u>	<u>OI*</u>
Before	83.0%	0.9%
After	83.5%	0.1%
Change	0.5%	-0.8%

There are rounding differences in the above calculations, as above factors have more decimal places than shown.

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*Does not include Base PPO plans.

2. Test sensitivity of higher or lower core trend factors

As mentioned previously, the overall core trend factors used in the pricing seemed reasonable.

Trend factors play a significant role in rate development, a one percent change in core trend would correspondingly increase or decrease the overall required rates by 1.7%, approximately equals to one percent annual trend projected over 23 months, tampered by the flat expenses. Sensitivity tests were performed to see the effect of changing the core trend factors by +/- 1% while holding the proposed rate increases the same. Lowering the annual core trend by 1% would increase operating income by 1.5%, and reduce PPACA MLR by 1% to 82%, which would exceed the 80% federal standard. Increasing the annual core trend by 1% would decrease operating income by 1.5% to -0.7%, and increase PPACA MLR by 1% to 84%. Since there was a built in 1% annual claims margin (PFAD), the actual operating income might not be negative.

Results are summarized below:

Core trend 1% lower

	PPACA MLR	OI*
Before	83.0%	0.9%
After	82.0%	2.4%
Change	1.0%	1.5%

Core trend 1% higher

	PPACA MLR	OI*
Before	83.0%	0.9%
After	84.0%	-0.7%
Change	1.0%	-1.5%

There are rounding differences in the above calculations, as above factors have more decimal places than shown.

*Does not include Base PPO plans.

3. Test reasonableness and sensitivity of fixed administrative expense

Fixed administrative expense increased from \$24.05 pmpm in 2010 to \$27.09 pmpm for the pricing projection period (8/1/11-7/31/12). That was an increase of \$3.04pmpm, or 12.6% increase. Per BSC, the increase in fixed administrative expense was mainly due to

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a combination of increase in legacy system enhancements expense and spreading the fixed expense over a reduced membership base.

The fixed pmpm administrative expense seemed reasonable in view of the membership reduction. Member months decreased 11% from 2009 to 2010, and were projected to further decrease by 7.5% for the pricing projection period. From mid-point of calendar year 2010 (July 1, 2010) to midpoint of the pricing projection period (February 1, 2012), that was a 7.5% decrease over a period 19 months, or equivalent to an annual decrease of 4.8%. Without taking into consideration the exact amount of system enhancement expense, if total fixed administrative expense were to increase 3% annually, or 4.8% over a period of 19 months, the resulting pmpm administrative expense would be close to the projected pmpm administrative expense.

Sensitivity tests were performed to see the effect of lower/higher pmpm administrative expense on PPACA MLR and operating income. Since pmpm administrative expense was driven by membership change, different pmpm administrative expense assumptions were derived assuming membership decrease to be +/- 50% of the pricing assumption, while fixed administrative expense would increase 3% annually, or 4.8% over a 19 month period.

Under the scenario where membership reduction was less than what was assumed in pricing, pmpm administrative expense would decrease from \$27.09 to \$26.18, PPACA MLR would increase negligibly (due to the effect of federal income tax), operating income would increase from 0.9% to 1.1%. Result is summarized in the table below:

	PPACA <u>MLR</u>	<u>OI *</u>	Flat pmpm <u>admin</u>
Before	83.0%	0.9%	\$27.09
After	83.1%	1.1%	\$26.18
Change	0.1%	0.3%	-\$ 0.91

Under the scenario where membership reduction was more than what was assumed in pricing, pmpm administrative expense would increase from \$27.09 to \$28.40, PPACA MLR would decrease negligibly, and operating income would decrease from 0.9% to 0.5%. Result is summarized in the table below:

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	PPACA <u>MLR</u>	<u>OI *</u>	Flat pmpm <u>admin</u>
Before	83.0%	0.9%	\$27.09
After	82.9%	0.5%	\$28.40
Change	- 0.1%	-0.4%	\$ 1.31

There are rounding differences in the above calculations, as above factors have more decimal places than shown.

*Does not include Base PPO plans.

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APPENDIX IV

PPACA MLR ADJUSTMENTS

Federal loss ratio standard allows certain adjustments to be made in the medical loss ratio calculation. Adjustments are shown below:

1. Incurred claims in the numerator were reduced by 0.6% to account for fees that would not be considered as cost of health care expense. They were the pharmacy fees and network fees paid to the BCBSA.
2. Incurred claims in the numerator were further adjusted by adding in the quality improvement expense, while removing the medical management expense that BSC normally would include as part of the cost of health care expense. The net change was \$0.52 or 0.2% reduction in pmpm incurred claims.
3. The denominator was approximated as the earned premium multiplied by (1- Federal income tax rate - premium tax rate - Knox Keene fees as percent of revenue - payroll tax rate). Federal income tax rate (FIT) as a percent of premium was estimated to be 35% of the pre-tax operating income. Operating income was projected to be 0.9% of premium, FIT adjustment as a percent of premium was estimated at 0.3%. Premium tax rate was estimated at 2.35%. The sum of Knox Keene fee and payroll tax as a percent of premium was estimated at 0.25%.

With the above adjustments, PPACA MLR was projected to be 83.0% for the pricing period, for all of BSC's Small Group businesses* under CDI. The calculations are shown below:

Projected MLR for the pricing period, before adjustments = 81.2%

Adjustment to numerator, incurred claims = $1 - 0.6\% - 0.2\% = 0.992$

Adjustment to denominator, premium = $1 - 0.3\% - 2.35\% - 0.25\% = 0.971$

Projected PPACA MLR = $81.2\% \times 0.992 / 0.971 = 83.0\%$

*In addition to the plans included in this filing, three new Base PPO plans were included in the PPACA MLR calculations.

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APPENDIX V

COMPARISON BETWEEN PROJECTED INCURRED CLAIMS AND ACTUAL RESTATE^d INCURRED CLAIMS FOR RATE INCREASES EFFECTIVE JANUARY 2008, JANUARY 2009 AND JANUARY 2010

For Rates Effective January 2010

Pricing Projection Period - February 2010 to January 2011

	Projected PMPM Incurred Claims	Actual PMPM Incurred Claims	Actual vs Projected	Member Months('000)
DOI001-0-POL-SG	\$195	\$202	3%	1,225
DOISA0-POL-SG	\$228	\$248	9%	911
DOI000-0-POL-SG	\$234	\$233	0%	103
All	\$210	\$222	5%	2,239

For Rates Effective January 2009

Pricing Projection Period - February 2009 to January 2010

	Projected PMPM Incurred Claims	Actual PMPM Incurred Claims	Actual vs Projected	Member Months('000)
DOI001-0-POL-SG	\$199	\$189	-5%	927
DOISA0-POL-SG	\$187	\$247	32%	1,630
DOI000-0-POL-SG	\$215	\$230	7%	138
All	\$193	\$226	17%	2,696

For Rates Effective January 2008

Pricing Projection Period - February 2008 to January 2009

	Projected PMPM Incurred Claims	Actual PMPM Incurred Claims	Actual vs Projected	Member Months('000)
DOI001-0-POL-SG	\$173	\$172	-1%	657
DOISA0-POL-SG	\$134	\$148	11%	401
DOI000-0-POL-SG	\$202	\$185	-8%	187
All	\$165	\$166	1%	1,245

The above pmpm incurred claims do not include stop loss amount or medical management expense.

There are rounding differences in the above calculations, as above factors have more decimal places than shown.

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APPENDIX VI

RATE INCREASE DISTRIBUTION BY EMPLOYER GROUPS

Table 1

Annual Rate Increase Distribution By Employer Groups, for Groups with July, August, and September Effective Dates

<u>Renewal Increase %</u>	<u># Employer Groups</u>	<u># Members</u>	<u>Distribution by Groups</u>	<u>Distribution by Members</u>
0% - 5%	1,573	10,160	38%	33%
5% - 10%	918	8,633	22%	28%
10% - 15%	1,181	8,779	28%	28%
15% - 20%	492	3,513	12%	11%
20% - 25%	16	76	0%	0%
Total	4,180	31,161	100%	100%

Comment:

1. Average renewal increase is estimated to be 8%
2. Highest renewal increase by employer groups is estimated to be 22%
3. Lowest renewal increase by employer groups is estimated to be 1%

Notes:

- a. Employer groups may have HMO/PPO plans under Department of Managed Health Care (DMHC). Annual rate increase shown above includes employees with DOI plans, and does not include employees covered under DMHC plans.
- b. Above rate increase is estimated based on rate table changes, and does not include Risk Adjustment Factor change that is determined by underwriting guidelines.
- c. Above rate increase is estimated based on preliminary census data.

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Table 2

Fifteen Month Rate Increase Distribution By Employer Groups, for Groups with April, June, and July Effective Dates

<u>Renewal Increase %</u>	<u># Employer Groups</u>	<u># Members</u>	<u>Distribution by Groups</u>	<u>Distribution by Members</u>
<0	37	114	1%	0%
0% - 5%	617	3,256	9%	5%
5% - 10%	1,940	16,237	28%	27%
10% - 15%	1,658	18,365	24%	30%
15% - 20%	1,887	16,702	27%	27%
20% - 25%	687	5,582	10%	9%
25% - 29.4%	88	657	1%	1%
29.4% - 35%	7	47	0%	0%
Total	4,180	31,161	100%	100%

Comment:

1. Average renewal increase is estimated to be 13%
2. Highest renewal increase by employer groups is estimated to be 33%
3. Lowest renewal change by employer groups is estimated to be -2%

Notes:

- a. Employer groups may have HMO/PPO plans under Department of Managed Health Care (DMHC). Annual rate increase shown above includes employees with DOI plans, and does not include employees covered under DMHC plans.
- b. Above rate increase is estimated based on rate table changes, and does not include Risk Adjustment Factor change that is determined by underwriting guidelines.
- c. Above rate increase is estimated based on preliminary census data.

BLUE SHIELD OF CALIFORNIA LIFE & HEALTH INSURANCE COMPANY

Actuarial Certification

Active Choice and Shield Spectrum PPO Plans

**DOISA0-POL-SG 4/11 and DOISA0-SG (4/11);
DOI001-0-POL-SG 4/11 and DOI001-0-SG (4/11), DOI002-SG (4/11);
DOI000-0-POL-SG 4/11 and DOI000-0-SG (4/11);
I00-DOI-IP (7/09) and I00-DOI-IN (1/11)**

A. Participation and Employer Contribution Requirements [Section 10706].

Provided a group meets the definition of a Small Employer (as defined in AB1672), the following requirements must also be met to be eligible for small group coverage with *Blue Shield of California Life & Health Insurance Company (BSCLHIC)* on a guaranteed issue basis:

- The Employer is a California "Small Employer," actively involved in business or service, which meets any of the following:

Employed 2-50 permanent, full-time employees, who had normal work weeks of at least 30 hours on at least 50% of the working days during the preceding calendar year, and which employs at least 2 such employees on the original effective date of the group's *BSCLHIC* coverage; or

Employed 2-50 permanent, full-time employees, who had normal work weeks of at least 30 hours on at least 50% of the working days during the preceding calendar quarter, and which employs at least 2 such employees on the original effective date of the group's *BSCLHIC* coverage; or

Employed 2-50 permanent employees, who had normal work weeks of at least 20 hours on at least 50% of the working days during the preceding calendar quarter, to which employees the group will offer *BSCLHIC* coverage, and which group employs at least 2 such employees on the original effective date of the group's *BSCLHIC* coverage; or

Employed on average 2-50 employees, full or part time, during the preceding calendar year, and which employs at least 2 such employees, one of whom must be full time, on the original effective date of the group's *BSCLHIC* coverage. For such groups, the *BSCLHIC* policy will only cover the full-time employee(s);

- The Employer offers health plan coverage to 100% of its eligible employees (see above). Employees who refuse the group's health plan coverage on the grounds that they have other group health coverage (through a different employer) are not to be counted in calculating this 100%;

- At least 51% of the group's employees must be employed in California;
- The Employer meets **BSCLHIC's** participation requirement. At least 75% of all eligible employees must enroll (65% if sold under the Suite Deal package). If the group contributes 100% towards its eligible employees' premium, then 100% of all eligible employees must enroll. Employees who refuse the group's health plan coverage on the grounds that they have other group health coverage (through a different Employer) are not to be counted in calculating this participation requirement. The Shield Savings Shield Savings 1800/3600, and the Shield Spectrum PPO 3000 are the only plans that may be used in conjunction with any employer-sponsored wrap plan other than a health savings account (HSA) or employee-funded general purpose flexible spending account (FSA).
- The Employer agrees to make the required premium payments;
- The Employer meets **BSCLHIC's** contribution requirements:
 - For Dual Choice and stand alone health coverage, the Employer must contribute a defined contribution of at least \$100 per subscriber, or at least 50% of the employee's premium.
 - For PlanSelect and Suite Deal packages, the employer contribution levels are dependent on the selection made by the employer (at least \$100 or more per subscriber, or at least 50 percent of the total subscriber premium option within each package).
 - Payroll deductions are required when there are employee contributions.
- The Employer agrees that no "wrap plan" will be used in conjunction with any BSCLHIC health benefit plan, with the exception of the Shield Savings 1800/3600 or the Shield Spectrum PPO Plan 3000.
 - For purposes of this requirement, a "wrap plan" is defined as any employer-sponsored plan that is:
 - (1) paid for or funded in whole or in part by the employer and/or the employee;
 - (2)(a) provides reimbursement for health plan deductibles, copayments, coinsurance, or medical expenses, or
 - (b) provides for the payment of set amounts in the event of hospitalization.
- The Employer agrees to inform its employees of the availability of the health plan coverage and the provision that those refusing coverage must wait to the next anniversary date to obtain coverage.

B. Rates

The coverage rates vary by age, geographic area, family composition, health benefit plan, and risk adjustment factor.

1. **Age.** *BSCLHIC* will base health plan rates upon the following age band categories (optional rider rates, as defined herein, do not vary by age band):

0-29
30-39
40-49
50-54
55-59
60-64
65 and over (Medicare Secondary)
65 and over (Medicare Primary)

2. **Family Composition.** *BSCLHIC* will base health plan and optional rider rates on the following family composition categories:

Employee
Employee & Spouse/Domestic Partner
Employee & Child(ren)
Employee, Spouse & Child(ren)

3. **Standard Employee Risk Health Plan & Optional Rider Rates.** For each health benefit plan by rating region (1-9), *Attachments 1 through 18* exhibit the standard employee risk rates effective July 1, 2011 through December 31, 2011. These rates include the Outpatient Prescription Drug Benefit rider.

The health benefit plans are defined as:

- Shield Savings (SM) 2500
- Shield Spectrum (SM) PPO Plan 3000
- Shield Spectrum (SM) PPO Plan 500 Value
- Active Choice (SM) Plan 500 SG
- Active Choice (SM) Plan 750 SG
- Shield Spectrum (SM) PPO Plan 500 Standard
- Shield Spectrum (SM) PPO Plan 750 Value
- Shield Spectrum (SM) PPO Plan 1000 Value
- Shield Spectrum (SM) PPO Plan 1500 Value
- Shield Savings (SM) 3000
- Shield Savings (SM) 4800
- Shield Savings (SM) 1800
- Shield Spectrum (SM) PPO Plan 2000 Value
- Shield Savings (SM) 2000
- Shield Savings (SM) QS 4800
- Base PPO 30
- Base PPO 40

- Base PPO 50

Optional benefit riders are available for Inpatient Substance Abuse Treatment and Infertility Treatment. Standard employee risk rates for these riders, by family composition, are shown below and apply to all rating regions:

Inpatient Substance Abuse Treatment

• Ee Only	\$5.00
• Ee & Spouse/Domestic Partner	7.00
• Ee & Child(ren)	7.00
• Ee, Spouse/Domestic Partner & Child(ren)	10.00

Infertility Treatment

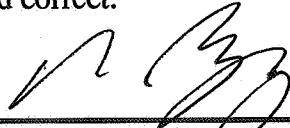
• Ee Only	\$21.00
• Ee & Spouse/Domestic Partner	38.00
• Ee & Child(ren)	28.00
• Ee, Spouse/Domestic Partner & Child(ren)	53.00

4. **Geographic Area.** *BSCLHIC* uses nine regional groupings of rates for its PPO plan health insurance policies (area adjustment is not applicable to optional rider rates). *Attachment 16* shows the counties grouped into each rating region.
5. **Risk Adjustment Factors.** *BSCLHIC* applies a risk adjustment factor equally to each standard employee risk rate (risk adjustment is not applicable to optional rider rates). The risk adjustment is based upon any expected deviations from the standard cost of services, and ranges from 0.90 to 1.10.
6. **Risk Adjusted Employee Risk Rate.** For any employee, the risk adjusted employee risk rate is equal to the standard employee risk rate (as shown in *Attachments 1 through 15* for each health benefit plan), multiplied by the risk adjustment factor. Rates are rounded to the nearest dollar except for the risk adjustment factors of 0.9 and 1.1, for which the rates are rounded up and down, respectively.
7. **Employer's Premium.** The premium charged a Small Employer is equal to the sum of the risk adjusted employee risk rates.

Actuarial Certification

I certify that to my understanding, the benefit plans and rating methodologies described above are in compliance with subdivision (u) of Section 10700 (risk adjustment factors) and Section 10714 (premium requirements) of California Insurance Code Chapter 8, Small Employer Health Insurance.

I certify under penalty of perjury, under the laws of the State of California, that I have read this and know the contents thereof, and that the information/statements therein are true and correct.



Michael Beuoy, FSA, MAAA
Blue Shield of California
Actuary

April 26, 2011

DEPARTMENT OF INSURANCE**Legal Division**

45 Fremont Street, 24th Floor
San Francisco CA 94105



California Rate Filing Form
For Individual and Small Group Health Insurance
Rate Filings for Existing Products, Version 2
(do not use this form for initial filings for new product rates)

The rate filing submission should include:

- 1) This form
- 2) A California Rate Filing Spreadsheet
- 3) An actuarial certification
- 4) A spreadsheet with rate information responsive to Questions 10 & 15, below
- 5) A California Plain-Language Filing Form
- 6) A California Plain-Language Spreadsheet

1) Company Name:

BLUE SHIELD OF CALIFORNIA LIFE & HEALTH INSURANCE COMPANY

2) Number of policy forms covered by the filing: 3

3) Policy form numbers covered by the filing:

List all of the policy form numbers covered by this filing in column "A" of the "California Rate Filing Spreadsheet". List all product names associated with each policy form number in column "B."

4) Product types covered by the filing. Selected from the following:

<input type="radio"/>	HMO (Health Maintenance Organization)
<input checked="" type="radio"/>	PPO (Preferred Provider Organization)
<input type="radio"/>	EPO (Exclusive Provider Organization)
<input type="radio"/>	POS (Point of Service)
<input type="radio"/>	FFS (Fee for Service)
<input type="radio"/>	Other (describe) _____

- 5) Segment type. One of the following:

<input checked="" type="radio"/>	Small Group (2-50 employees)
<input type="radio"/>	Individual

Note: Large Group, Small Group, and Individual filings should not be combined within a single filing.

- 6) Plan/Insurer Type. One of the following: for-profit company, not-for-profit company

<input checked="" type="radio"/>	For-profit company
<input type="radio"/>	Not-for-profit company

- 7) Whether the products are open or closed. List each open or closed product by policy form number.

For each policy form number, indicate in column "C" of the California Rate Filing Spreadsheet whether the products are open or closed.

If all policy forms listed are open, check here: ☒

If all products listed are closed, check here: ☐

If only some policy forms listed are closed, check here: ☐

- 8) Enrollment:

In column "D" of the California Rate Filing Spreadsheet, state the number of lives, including dependents, covered by each product as of the end of the latest month for which the data has been compiled.

- 9) Insured months in each policy form

In column "E" of the California Rate Filing Spreadsheet, state the number of insured (or member) months for the experience period on which the rates were based. (Does not apply to rates for new products.)

- 10) Annual Rate

In a separate spreadsheet, for each product included in the filing, show the current and proposed annual premium rates for each rating cell.

- 11) Total earned premium

For each policy form list:

In column "F" of the California Rate Filing Spreadsheet, state the experience period on which rates are based,

In column "G" of the California Rate Filing Spreadsheet, state the period for which rates are to be effective,

In column "H" of the California Rate Filing Spreadsheet, state the total premium earned for the experience period on which the rates are based.

- 12) In column "I" of the California Rate Filing Spreadsheet, state the total dollar amount of incurred claims in each policy form for the experience period on which the rates are based.

If helpful to understanding the basis for the filed rate increases, the insurer may, but is not required to, disaggregate incurred claim data into the aggregate benefit categories listed in item 18 below.

- 13) In column "J" of the CA Rate Filing Spreadsheet, state the average rate increase initially requested

The weighted average of the proposed rate increases included in the filing, weighting the increases by the number of covered lives for each product (per item 8, above). Rates for new products are not included in this calculation, as they have a weight of zero. (Does not apply to rates for new products.)

- 14) Review category: One of the following:

<input type="radio"/>	Initial Filing for New Product
<input checked="" type="radio"/>	Filing for Existing Product
<input type="radio"/>	Resubmission

Resubmissions should be submitted through SERFF under the same state filing number and SERFF tracking number assigned to the original submission of this filing. Do not submit resubmissions as a new filing.

- 15) Average rate of increase

In those instances in which there is a revision to the rates requested after initial submission, the revision should be submitted as an amendment to the original submission of this filing under the rate/rule form tab. Submit a revised California Rate Filing Form, a revised spreadsheet responsive to Question 10, and a revised California Rate Filing Spreadsheet, completing columns A, B, and J. Also, in the case of a resubmission, update the information under the "company rate information" field under the "Rate/Rule Schedule" tab in SERFF. The average rate of increase is a weighted average, calculated as in item 13, above.

- 16) Effective date of rate increase: July 1, 2011

The earliest anticipated date that the proposed rate increase, or new product rate, will take effect for a policyholder.

- 17) Number of policyholders or insureds affected by each policy form

This information was provided in item 8, above, and need not be repeated.

- 18) Overall medical trend factor and trend factors by aggregate benefit category:

Overall Medical Trend Factor

“Overall” means the weighted average of trend factors used to determine rate increases included in the filing, weighting the factor for each aggregate benefit category by the amount of projected medical costs attributable to that category.

11.5%

Medical Trend Factor by Aggregate Benefit Category

The aggregate benefit categories are each of the following – hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

Hospital Inpatient	11.3%
Hospital Outpatient (including ER)	13.5%
Physician/other professional services	11.3%
Prescription Drug	9.9%
Laboratory (other than inpatient)	9.4%
Radiology (other than inpatient)	9.4%
Other (describe)	9.4%

Optional Medical Trend Factor by Aggregate Benefit Category by Geographic Region

The insurer may, but is not required to, aggregate additional data in major geographic regions of the state. If the insurer chooses to so aggregate, the major geographic regions of the state are: Northern California (consisting of Monterey, Kings, Tulare, and Inyo counties, and all counties to the north), and Southern California (consisting of San Luis Obispo, Kern, and San Bernardino counties, and all counties to the south).

	North	South
Hospital Inpatient		
Hospital Outpatient (including ER)		
Physician/other professional services		
Prescription Drug		
Laboratory (other than inpatient)		
Radiology (other than inpatient)		
Other (describe)		

19) Projected medical trend

Use the same aggregate benefit categories used in item 18 –hospital inpatient, hospital outpatient (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than Hospital inpatient), other (describe). Furthermore, within each aggregate category quantify the sources of trend, i.e. use of services, price inflation, and fees and risk.

Projected Medical Trend by Aggregate Benefit Category

Hospital Inpatient	Trend attributable to use of services: 0.6%
	Trend attributable to price inflation: 10.6%
	Trend attributable to fees and risk:
Hospital Outpatient (including ER)	Trend attributable to use of services: 3.9%
	Trend attributable to price inflation: 9.2%
	Trend attributable to fees and risk:
Physician/other professional services	Trend attributable to use of services: 5.7%
	Trend attributable to price inflation: 5.3%
	Trend attributable to fees and risk:

Prescription Drug	Trend attributable to use of services: -0.9%
	Trend attributable to price inflation: 10.9%
	Trend attributable to fees and risk:
Laboratory (other than inpatient)	Trend attributable to use of services: 5.0%
	Trend attributable to price inflation: 4.1%
	Trend attributable to fees and risk:
Radiology (other than inpatient)	Trend attributable to use of services: 5.0%
	Trend attributable to price inflation: 4.1%
	Trend attributable to fees and risk:
Other (describe)	

20) Comparison of claims cost and rate of changes over time

For each proposed rate increase, provide the projected annualized incurred claims cost per insured for the period covered by the proposed rate, the historical incurred claims cost per insured for the most recent 12 months of the experience period on which the rates were based, and the historical incurred claims cost per insured for the next two most recent 12 month periods. Also, compare the rate of change of claims costs over all of the projected and historical periods for which information is provided. Show all claim costs according to aggregate benefit category.

Please refer to the attached excel spreadsheet entitled "Rate Filing Form - Question 20".

- 21) Describe any changes in enrollee/insured cost-sharing, compared to the prior year, associated with the submitted rate filing, including both the absolute amount of the change, and the percentage change, and quantify the impact of each change on each of the rates included in the filing. Also describe any changes in benefits exempted from cost-sharing, as well as any newly-imposed cost-sharing.

In accordance with the Patient Protection and Affordable Care Act (PPACA), the following changes were made to covered benefits effective October 1, 2010:

- Removal of lifetime limits
- Removal of annual dollar limits
- Removal of cost sharing for preventive services

- 22) Describe any changes in enrollee/insured benefits, including but not limited to hospital inpatient, hospital outpatient (including emergency services), physician and other professional services, laboratory services, radiology services, and other benefits (describe), compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing.

In addition to the changes outlined in item 21, the maximum age for covered dependents was increased to 26, effective October 1, 2010 (in accordance with PPACA).

- 23) Submit the required actuarial certification, described in Guidance 1163:2, under the "Supporting Documentation" tab in SERFF.

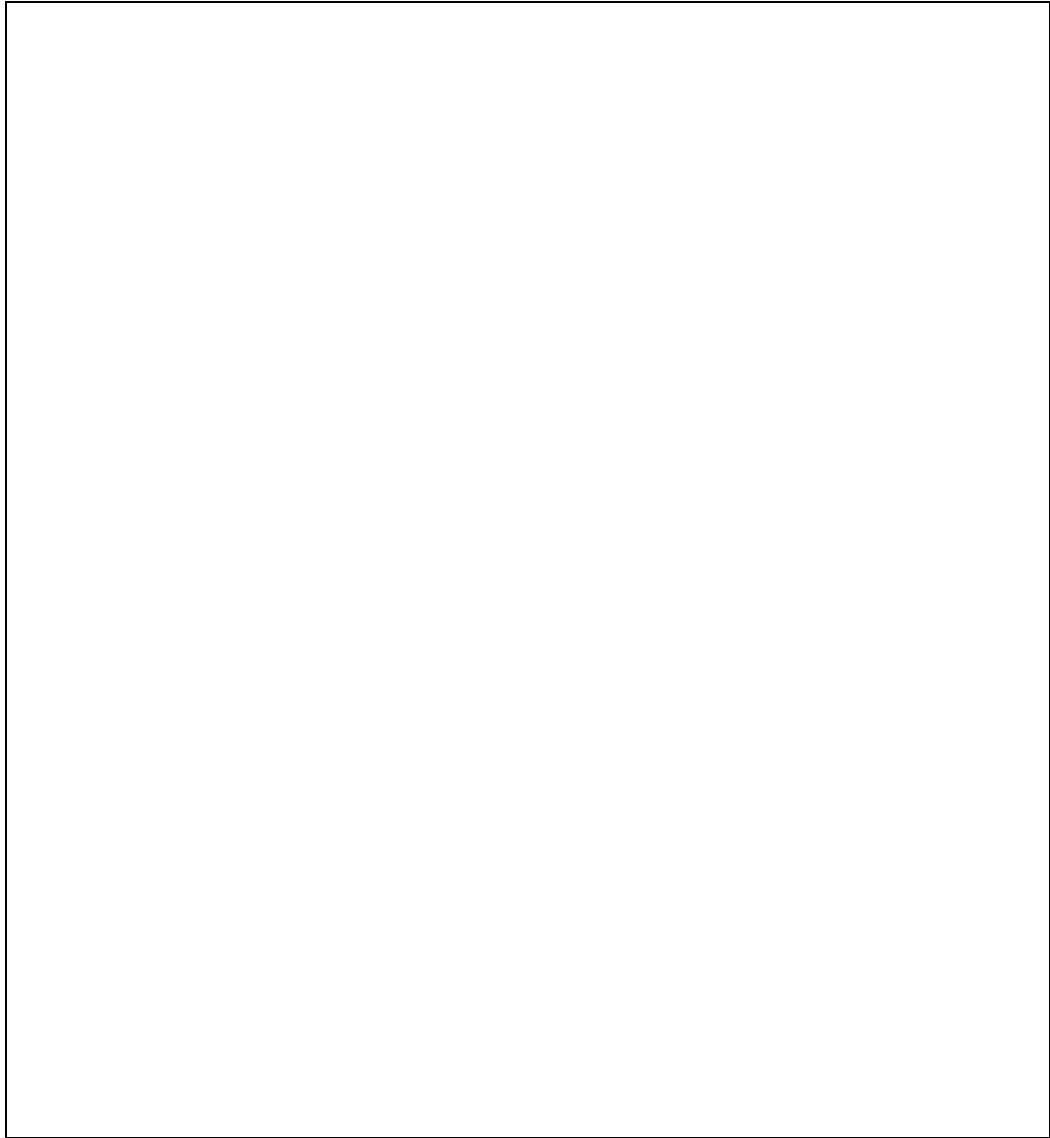
☒ Submitted

24) Changes in administrative costs

Administrative costs are the costs defined in Sections 158.150, 158.151, 158.160, and 158.161 of 45 Code of Federal Regulations Subtitle A, Subchapter B, in the interim final rule issued by the Department of Health and Human Services on December 1, 2010 at 75 Federal Register 74924-74926. Using those definitions, describe the administrative costs for the policy forms included in this filing for the year prior to the requested rate increase, then also describe any changes in administrative costs, compared to the prior year, associated with the submitted rate filing, and quantify the impact of each change on each of the rates included in the filing. Changes should be shown separately for the costs defined by each of the sections of Code of Federal Regulations listed above in this item. (Does not apply to rates for new products.)

Changes in administrative costs (relative to previously filed rates) had a minor impact on the required rate increase

26) Comments. Place any needed comments here.

A large, empty rectangular box with a thin black border, intended for providing comments. It occupies the majority of the page area below the instruction.

#632743v16

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Savings 2500
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$187	\$226	\$314	\$423	\$531	\$689	\$851	\$409
	Ee Plus Spouse/Domestic Partner	\$503	\$554	\$646	\$879	\$1,095	\$1,373	\$1,888	\$1,446
	Ee Plus Child(ren)	\$423	\$471	\$487	\$577	\$674	\$833	\$995	\$553
	Ee Plus Family	\$650	\$754	\$826	\$972	\$1,192	\$1,498	\$1,945	\$1,503
Region 2	Employee (Ee) Only	\$217	\$264	\$366	\$498	\$614	\$803	\$990	\$472
	Ee Plus Spouse/Domestic Partner	\$589	\$649	\$743	\$1,023	\$1,271	\$1,604	\$2,200	\$1,682
	Ee Plus Child(ren)	\$487	\$548	\$565	\$667	\$786	\$969	\$1,154	\$636
	Ee Plus Family	\$760	\$875	\$955	\$1,134	\$1,387	\$1,746	\$2,269	\$1,751
Region 3	Employee (Ee) Only	\$224	\$276	\$380	\$518	\$643	\$839	\$1,030	\$497
	Ee Plus Spouse/Domestic Partner	\$612	\$675	\$781	\$1,069	\$1,332	\$1,673	\$2,305	\$1,772
	Ee Plus Child(ren)	\$508	\$571	\$595	\$702	\$822	\$1,012	\$1,208	\$675
	Ee Plus Family	\$790	\$910	\$997	\$1,184	\$1,451	\$1,822	\$2,369	\$1,836
Region 4	Employee (Ee) Only	\$237	\$284	\$398	\$544	\$674	\$879	\$1,081	\$521
	Ee Plus Spouse/Domestic Partner	\$648	\$712	\$817	\$1,118	\$1,395	\$1,754	\$2,415	\$1,855
	Ee Plus Child(ren)	\$537	\$603	\$618	\$735	\$857	\$1,063	\$1,266	\$706
	Ee Plus Family	\$833	\$960	\$1,047	\$1,243	\$1,520	\$1,912	\$2,484	\$1,924
Region 5	Employee (Ee) Only	\$203	\$247	\$350	\$472	\$589	\$767	\$945	\$456
	Ee Plus Spouse/Domestic Partner	\$565	\$615	\$718	\$973	\$1,220	\$1,529	\$2,105	\$1,616
	Ee Plus Child(ren)	\$473	\$522	\$537	\$646	\$749	\$924	\$1,106	\$617
	Ee Plus Family	\$726	\$835	\$915	\$1,085	\$1,328	\$1,669	\$2,168	\$1,679
Region 6	Employee (Ee) Only	\$215	\$261	\$362	\$489	\$609	\$797	\$979	\$471
	Ee Plus Spouse/Domestic Partner	\$585	\$641	\$742	\$1,012	\$1,264	\$1,582	\$2,182	\$1,674
	Ee Plus Child(ren)	\$487	\$545	\$560	\$665	\$776	\$962	\$1,146	\$638
	Ee Plus Family	\$753	\$869	\$948	\$1,120	\$1,375	\$1,727	\$2,248	\$1,740
Region 7	Employee (Ee) Only	\$202	\$255	\$352	\$475	\$592	\$771	\$953	\$456
	Ee Plus Spouse/Domestic Partner	\$564	\$621	\$720	\$982	\$1,230	\$1,541	\$2,118	\$1,621
	Ee Plus Child(ren)	\$473	\$524	\$543	\$649	\$758	\$929	\$1,113	\$616
	Ee Plus Family	\$731	\$842	\$920	\$1,094	\$1,336	\$1,680	\$2,184	\$1,687
Region 8	Employee (Ee) Only	\$221	\$270	\$375	\$512	\$636	\$828	\$1,022	\$493
	Ee Plus Spouse/Domestic Partner	\$604	\$667	\$771	\$1,057	\$1,318	\$1,655	\$2,269	\$1,740
	Ee Plus Child(ren)	\$505	\$564	\$578	\$692	\$810	\$997	\$1,194	\$665
	Ee Plus Family	\$782	\$903	\$986	\$1,171	\$1,434	\$1,801	\$2,337	\$1,808
Region 9	Employee (Ee) Only	\$243	\$297	\$414	\$564	\$697	\$910	\$1,115	\$537
	Ee Plus Spouse/Domestic Partner	\$666	\$735	\$846	\$1,159	\$1,450	\$1,808	\$2,490	\$1,912
	Ee Plus Child(ren)	\$556	\$619	\$640	\$762	\$888	\$1,096	\$1,306	\$728
	Ee Plus Family	\$858	\$993	\$1,086	\$1,284	\$1,573	\$1,977	\$2,566	\$1,988

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Spectrum PPO Plan 3000
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$185	\$229	\$318	\$421	\$524	\$682	\$839	\$402
Ee Plus Spouse/Domestic Partner		\$509	\$560	\$646	\$870	\$1,084	\$1,360	\$1,868	\$1,431
Ee Plus Child(ren)		\$422	\$478	\$487	\$581	\$683	\$842	\$1,000	\$563
Ee Plus Family		\$658	\$757	\$827	\$983	\$1,204	\$1,511	\$1,963	\$1,526
Region 2									
Employee (Ee) Only		\$221	\$262	\$369	\$491	\$611	\$795	\$978	\$469
Ee Plus Spouse/Domestic Partner		\$594	\$654	\$757	\$1,010	\$1,261	\$1,581	\$2,181	\$1,672
Ee Plus Child(ren)		\$498	\$553	\$571	\$678	\$790	\$977	\$1,171	\$662
Ee Plus Family		\$764	\$886	\$964	\$1,143	\$1,400	\$1,761	\$2,288	\$1,779
Region 3									
Employee (Ee) Only		\$230	\$276	\$389	\$514	\$640	\$830	\$1,021	\$490
Ee Plus Spouse/Domestic Partner		\$622	\$681	\$791	\$1,058	\$1,322	\$1,655	\$2,280	\$1,749
Ee Plus Child(ren)		\$518	\$581	\$593	\$713	\$829	\$1,023	\$1,217	\$686
Ee Plus Family		\$803	\$926	\$1,010	\$1,197	\$1,468	\$1,840	\$2,394	\$1,863
Region 4									
Employee (Ee) Only		\$237	\$290	\$405	\$541	\$669	\$871	\$1,074	\$516
Ee Plus Spouse/Domestic Partner		\$648	\$717	\$827	\$1,110	\$1,386	\$1,736	\$2,389	\$1,831
Ee Plus Child(ren)		\$545	\$607	\$623	\$748	\$867	\$1,073	\$1,278	\$720
Ee Plus Family		\$838	\$970	\$1,061	\$1,253	\$1,538	\$1,931	\$2,508	\$1,950
Region 5									
Employee (Ee) Only		\$209	\$250	\$351	\$469	\$582	\$762	\$935	\$451
Ee Plus Spouse/Domestic Partner		\$567	\$625	\$722	\$968	\$1,206	\$1,514	\$2,082	\$1,598
Ee Plus Child(ren)		\$479	\$528	\$547	\$647	\$758	\$937	\$1,112	\$628
Ee Plus Family		\$737	\$847	\$922	\$1,095	\$1,339	\$1,683	\$2,191	\$1,707
Region 6									
Employee (Ee) Only		\$218	\$262	\$367	\$488	\$604	\$787	\$973	\$467
Ee Plus Spouse/Domestic Partner		\$590	\$653	\$750	\$1,006	\$1,255	\$1,574	\$2,162	\$1,656
Ee Plus Child(ren)		\$492	\$550	\$566	\$672	\$788	\$971	\$1,156	\$650
Ee Plus Family		\$762	\$876	\$959	\$1,136	\$1,393	\$1,749	\$2,275	\$1,769
Region 7									
Employee (Ee) Only		\$232	\$275	\$392	\$517	\$643	\$839	\$1,030	\$494
Ee Plus Spouse/Domestic Partner		\$629	\$693	\$795	\$1,070	\$1,334	\$1,671	\$2,299	\$1,763
Ee Plus Child(ren)		\$520	\$582	\$599	\$716	\$834	\$1,032	\$1,230	\$694
Ee Plus Family		\$812	\$935	\$1,021	\$1,208	\$1,479	\$1,858	\$2,412	\$1,876
Region 8									
Employee (Ee) Only		\$247	\$301	\$417	\$555	\$695	\$898	\$1,107	\$534
Ee Plus Spouse/Domestic Partner		\$670	\$736	\$851	\$1,145	\$1,431	\$1,794	\$2,465	\$1,892
Ee Plus Child(ren)		\$563	\$621	\$646	\$766	\$898	\$1,108	\$1,317	\$744
Ee Plus Family		\$870	\$1,001	\$1,090	\$1,296	\$1,591	\$1,994	\$2,593	\$2,020
Region 9									
Employee (Ee) Only		\$246	\$301	\$419	\$557	\$697	\$899	\$1,106	\$533
Ee Plus Spouse/Domestic Partner		\$673	\$740	\$856	\$1,150	\$1,433	\$1,793	\$2,469	\$1,896
Ee Plus Child(ren)		\$562	\$627	\$645	\$770	\$899	\$1,110	\$1,324	\$751
Ee Plus Family		\$872	\$1,001	\$1,093	\$1,296	\$1,591	\$1,995	\$2,597	\$2,024

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Spectrum PPO Plan 500 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00						
		< 30	30-39	40-49	50-54	55-59	60-64	65+ 65+**
Region 1								
Employee (Ee) Only		\$201	\$239	\$331	\$446	\$553	\$720	\$889
Ee Plus Spouse/Domestic Partner		\$539	\$592	\$689	\$916	\$1,146	\$1,433	\$1,977
Ee Plus Child(ren)		\$451	\$502	\$521	\$613	\$719	\$890	\$1,060
Ee Plus Family		\$697	\$803	\$876	\$1,037	\$1,274	\$1,598	\$2,076
Region 2								
Employee (Ee) Only		\$232	\$281	\$388	\$522	\$646	\$837	\$1,035
Ee Plus Spouse/Domestic Partner		\$630	\$692	\$800	\$1,070	\$1,334	\$1,671	\$2,302
Ee Plus Child(ren)		\$525	\$585	\$605	\$716	\$836	\$1,032	\$1,233
Ee Plus Family		\$810	\$937	\$1,020	\$1,210	\$1,485	\$1,860	\$2,417
Region 3								
Employee (Ee) Only		\$242	\$293	\$408	\$547	\$675	\$878	\$1,081
Ee Plus Spouse/Domestic Partner		\$654	\$723	\$834	\$1,122	\$1,397	\$1,748	\$2,407
Ee Plus Child(ren)		\$551	\$611	\$631	\$748	\$875	\$1,078	\$1,286
Ee Plus Family		\$847	\$979	\$1,067	\$1,266	\$1,550	\$1,948	\$2,528
Region 4								
Employee (Ee) Only		\$252	\$305	\$429	\$567	\$707	\$918	\$1,134
Ee Plus Spouse/Domestic Partner		\$689	\$756	\$875	\$1,171	\$1,463	\$1,834	\$2,524
Ee Plus Child(ren)		\$575	\$642	\$663	\$783	\$918	\$1,132	\$1,356
Ee Plus Family		\$888	\$1,028	\$1,118	\$1,321	\$1,626	\$2,040	\$2,653
Region 5								
Employee (Ee) Only		\$219	\$264	\$377	\$496	\$619	\$801	\$988
Ee Plus Spouse/Domestic Partner		\$604	\$662	\$762	\$1,021	\$1,277	\$1,602	\$2,200
Ee Plus Child(ren)		\$501	\$558	\$574	\$683	\$803	\$987	\$1,178
Ee Plus Family		\$775	\$895	\$978	\$1,157	\$1,420	\$1,777	\$2,311
Region 6								
Employee (Ee) Only		\$230	\$276	\$388	\$515	\$640	\$834	\$1,024
Ee Plus Spouse/Domestic Partner		\$623	\$688	\$793	\$1,064	\$1,324	\$1,665	\$2,286
Ee Plus Child(ren)		\$526	\$582	\$596	\$711	\$830	\$1,028	\$1,226
Ee Plus Family		\$806	\$927	\$1,016	\$1,199	\$1,471	\$1,852	\$2,400
Region 7								
Employee (Ee) Only		\$238	\$292	\$402	\$536	\$664	\$865	\$1,067
Ee Plus Spouse/Domestic Partner		\$647	\$716	\$825	\$1,106	\$1,379	\$1,730	\$2,380
Ee Plus Child(ren)		\$546	\$606	\$620	\$738	\$867	\$1,068	\$1,275
Ee Plus Family		\$840	\$972	\$1,056	\$1,249	\$1,531	\$1,923	\$2,502
Region 8								
Employee (Ee) Only		\$254	\$311	\$434	\$576	\$715	\$931	\$1,143
Ee Plus Spouse/Domestic Partner		\$694	\$767	\$886	\$1,184	\$1,482	\$1,854	\$2,551
Ee Plus Child(ren)		\$585	\$649	\$669	\$793	\$925	\$1,148	\$1,364
Ee Plus Family		\$900	\$1,037	\$1,131	\$1,341	\$1,642	\$2,064	\$2,682
Region 9								
Employee (Ee) Only		\$262	\$320	\$442	\$591	\$733	\$952	\$1,171
Ee Plus Spouse/Domestic Partner		\$713	\$783	\$904	\$1,212	\$1,514	\$1,897	\$2,612
Ee Plus Child(ren)		\$599	\$663	\$684	\$812	\$949	\$1,177	\$1,399
Ee Plus Family		\$922	\$1,063	\$1,160	\$1,373	\$1,682	\$2,111	\$2,747

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Active Choice Plan 500
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00						
		< 30	30-39	40-49	50-54	55-59	60-64	65+ ^{**}
Region 1								
Employee (Ee) Only		\$217	\$263	\$365	\$487	\$601	\$786	\$462
Ee Plus Spouse/Domestic Partner		\$582	\$646	\$747	\$999	\$1,249	\$1,564	\$1,651
Ee Plus Child(ren)		\$490	\$545	\$564	\$671	\$781	\$968	\$647
Ee Plus Family		\$758	\$873	\$960	\$1,130	\$1,384	\$1,740	\$1,759
Region 2								
Employee (Ee) Only		\$247	\$306	\$425	\$566	\$702	\$910	\$545
Ee Plus Spouse/Domestic Partner		\$685	\$753	\$872	\$1,163	\$1,455	\$1,824	\$1,925
Ee Plus Child(ren)		\$572	\$635	\$656	\$778	\$914	\$1,127	\$762
Ee Plus Family		\$882	\$1,019	\$1,114	\$1,316	\$1,616	\$2,028	\$2,052
Region 3								
Employee (Ee) Only		\$259	\$320	\$445	\$589	\$731	\$958	\$567
Ee Plus Spouse/Domestic Partner		\$716	\$787	\$911	\$1,217	\$1,519	\$1,906	\$2,008
Ee Plus Child(ren)		\$601	\$666	\$685	\$816	\$952	\$1,179	\$791
Ee Plus Family		\$920	\$1,068	\$1,163	\$1,375	\$1,688	\$2,122	\$2,144
Region 4								
Employee (Ee) Only		\$275	\$334	\$466	\$619	\$766	\$1,000	\$594
Ee Plus Spouse/Domestic Partner		\$747	\$824	\$953	\$1,274	\$1,592	\$2,001	\$2,111
Ee Plus Child(ren)		\$626	\$698	\$719	\$852	\$997	\$1,233	\$835
Ee Plus Family		\$967	\$1,116	\$1,218	\$1,443	\$1,769	\$2,219	\$2,248
Region 5								
Employee (Ee) Only		\$239	\$292	\$409	\$545	\$674	\$874	\$517
Ee Plus Spouse/Domestic Partner		\$653	\$719	\$829	\$1,114	\$1,390	\$1,742	\$1,836
Ee Plus Child(ren)		\$548	\$607	\$628	\$747	\$874	\$1,074	\$725
Ee Plus Family		\$844	\$971	\$1,062	\$1,260	\$1,543	\$1,941	\$1,961
Region 6								
Employee (Ee) Only		\$249	\$302	\$422	\$561	\$697	\$907	\$538
Ee Plus Spouse/Domestic Partner		\$679	\$747	\$863	\$1,158	\$1,444	\$1,808	\$1,909
Ee Plus Child(ren)		\$569	\$631	\$650	\$772	\$907	\$1,119	\$751
Ee Plus Family		\$878	\$1,012	\$1,103	\$1,305	\$1,602	\$2,013	\$2,038
Region 7								
Employee (Ee) Only		\$260	\$320	\$450	\$595	\$743	\$964	\$569
Ee Plus Spouse/Domestic Partner		\$720	\$796	\$918	\$1,228	\$1,535	\$1,922	\$2,028
Ee Plus Child(ren)		\$604	\$672	\$693	\$823	\$961	\$1,188	\$801
Ee Plus Family		\$934	\$1,080	\$1,174	\$1,389	\$1,705	\$2,138	\$2,164
Region 8								
Employee (Ee) Only		\$282	\$344	\$481	\$639	\$797	\$1,035	\$608
Ee Plus Spouse/Domestic Partner		\$772	\$849	\$984	\$1,317	\$1,643	\$2,060	\$2,173
Ee Plus Child(ren)		\$646	\$716	\$739	\$881	\$1,030	\$1,272	\$851
Ee Plus Family		\$998	\$1,152	\$1,258	\$1,487	\$1,826	\$2,289	\$2,314
Region 9								
Employee (Ee) Only		\$287	\$345	\$482	\$642	\$793	\$1,038	\$613
Ee Plus Spouse/Domestic Partner		\$774	\$854	\$987	\$1,321	\$1,648	\$2,064	\$2,185
Ee Plus Child(ren)		\$652	\$722	\$744	\$883	\$1,032	\$1,277	\$862
Ee Plus Family		\$1,000	\$1,157	\$1,263	\$1,495	\$1,831	\$2,300	\$2,327

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

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September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Active Choice Plan 750
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$242	\$295	\$411	\$547	\$676	\$881	\$1,085	\$520
Ee Plus Spouse/Domestic Partner		\$659	\$726	\$839	\$1,124	\$1,400	\$1,758	\$2,418	\$1,853
Ee Plus Child(ren)		\$552	\$614	\$629	\$754	\$878	\$1,086	\$1,296	\$731
Ee Plus Family		\$850	\$982	\$1,074	\$1,269	\$1,559	\$1,958	\$2,543	\$1,978
Region 2									
Employee (Ee) Only		\$281	\$341	\$476	\$634	\$790	\$1,028	\$1,268	\$609
Ee Plus Spouse/Domestic Partner		\$770	\$844	\$976	\$1,312	\$1,635	\$2,049	\$2,818	\$2,159
Ee Plus Child(ren)		\$644	\$715	\$737	\$876	\$1,025	\$1,265	\$1,511	\$852
Ee Plus Family		\$995	\$1,146	\$1,252	\$1,481	\$1,815	\$2,277	\$2,961	\$2,302
Region 3									
Employee (Ee) Only		\$296	\$356	\$500	\$665	\$825	\$1,072	\$1,322	\$635
Ee Plus Spouse/Domestic Partner		\$806	\$885	\$1,023	\$1,368	\$1,711	\$2,140	\$2,945	\$2,258
Ee Plus Child(ren)		\$670	\$749	\$767	\$919	\$1,073	\$1,321	\$1,576	\$889
Ee Plus Family		\$1,040	\$1,201	\$1,308	\$1,549	\$1,902	\$2,382	\$3,098	\$2,411
Region 4									
Employee (Ee) Only		\$308	\$377	\$523	\$697	\$864	\$1,127	\$1,388	\$667
Ee Plus Spouse/Domestic Partner		\$841	\$926	\$1,070	\$1,434	\$1,788	\$2,250	\$3,090	\$2,369
Ee Plus Child(ren)		\$710	\$783	\$807	\$960	\$1,123	\$1,388	\$1,653	\$932
Ee Plus Family		\$1,091	\$1,256	\$1,370	\$1,622	\$1,989	\$2,499	\$3,247	\$2,526
Region 5									
Employee (Ee) Only		\$268	\$329	\$457	\$609	\$757	\$985	\$1,209	\$580
Ee Plus Spouse/Domestic Partner		\$731	\$808	\$934	\$1,250	\$1,559	\$1,961	\$2,696	\$2,067
Ee Plus Child(ren)		\$614	\$686	\$705	\$839	\$979	\$1,212	\$1,446	\$817
Ee Plus Family		\$952	\$1,094	\$1,193	\$1,416	\$1,736	\$2,181	\$2,831	\$2,202
Region 6									
Employee (Ee) Only		\$278	\$339	\$474	\$631	\$783	\$1,020	\$1,254	\$604
Ee Plus Spouse/Domestic Partner		\$761	\$838	\$968	\$1,296	\$1,619	\$2,036	\$2,797	\$2,147
Ee Plus Child(ren)		\$637	\$711	\$731	\$871	\$1,017	\$1,255	\$1,500	\$850
Ee Plus Family		\$985	\$1,135	\$1,238	\$1,467	\$1,801	\$2,258	\$2,938	\$2,288
Region 7									
Employee (Ee) Only		\$297	\$356	\$503	\$670	\$833	\$1,084	\$1,335	\$641
Ee Plus Spouse/Domestic Partner		\$809	\$889	\$1,029	\$1,377	\$1,720	\$2,159	\$2,974	\$2,280
Ee Plus Child(ren)		\$678	\$754	\$779	\$926	\$1,078	\$1,335	\$1,593	\$899
Ee Plus Family		\$1,049	\$1,207	\$1,317	\$1,561	\$1,914	\$2,399	\$3,124	\$2,430
Region 8									
Employee (Ee) Only		\$318	\$386	\$540	\$718	\$892	\$1,161	\$1,430	\$687
Ee Plus Spouse/Domestic Partner		\$867	\$955	\$1,102	\$1,479	\$1,845	\$2,314	\$3,182	\$2,439
Ee Plus Child(ren)		\$725	\$810	\$830	\$989	\$1,157	\$1,427	\$1,706	\$963
Ee Plus Family		\$1,123	\$1,292	\$1,415	\$1,673	\$2,049	\$2,575	\$3,348	\$2,605
Region 9									
Employee (Ee) Only		\$318	\$389	\$541	\$721	\$894	\$1,164	\$1,433	\$690
Ee Plus Spouse/Domestic Partner		\$870	\$958	\$1,107	\$1,482	\$1,850	\$2,322	\$3,192	\$2,449
Ee Plus Child(ren)		\$730	\$810	\$833	\$994	\$1,163	\$1,432	\$1,709	\$966
Ee Plus Family		\$1,126	\$1,299	\$1,416	\$1,679	\$2,060	\$2,582	\$3,355	\$2,612

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Spectrum PPO Plan 500 Standard
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$248	\$301	\$418	\$560	\$692	\$903	\$1,109	\$536
Ee Plus Spouse/Domestic Partner		\$673	\$742	\$857	\$1,148	\$1,435	\$1,801	\$2,475	\$1,902
Ee Plus Child(ren)		\$567	\$626	\$645	\$769	\$901	\$1,112	\$1,323	\$750
Ee Plus Family		\$874	\$1,009	\$1,096	\$1,304	\$1,591	\$2,003	\$2,603	\$2,030
Region 2									
Employee (Ee) Only		\$286	\$352	\$487	\$652	\$808	\$1,049	\$1,295	\$624
Ee Plus Spouse/Domestic Partner		\$782	\$864	\$999	\$1,338	\$1,671	\$2,096	\$2,885	\$2,214
Ee Plus Child(ren)		\$659	\$731	\$753	\$898	\$1,051	\$1,293	\$1,543	\$872
Ee Plus Family		\$1,018	\$1,173	\$1,278	\$1,516	\$1,857	\$2,332	\$3,030	\$2,359
Region 3									
Employee (Ee) Only		\$298	\$365	\$509	\$679	\$844	\$1,099	\$1,356	\$650
Ee Plus Spouse/Domestic Partner		\$822	\$903	\$1,045	\$1,399	\$1,748	\$2,187	\$3,014	\$2,308
Ee Plus Child(ren)		\$687	\$765	\$790	\$938	\$1,095	\$1,352	\$1,613	\$907
Ee Plus Family		\$1,066	\$1,227	\$1,336	\$1,582	\$1,939	\$2,438	\$3,170	\$2,464
Region 4									
Employee (Ee) Only		\$315	\$383	\$536	\$714	\$885	\$1,153	\$1,420	\$682
Ee Plus Spouse/Domestic Partner		\$861	\$947	\$1,096	\$1,469	\$1,834	\$2,299	\$3,163	\$2,425
Ee Plus Child(ren)		\$724	\$800	\$824	\$984	\$1,150	\$1,419	\$1,694	\$956
Ee Plus Family		\$1,114	\$1,284	\$1,404	\$1,657	\$2,036	\$2,556	\$3,324	\$2,586
Region 5									
Employee (Ee) Only		\$274	\$336	\$471	\$624	\$769	\$1,005	\$1,239	\$593
Ee Plus Spouse/Domestic Partner		\$750	\$830	\$952	\$1,281	\$1,598	\$2,006	\$2,758	\$2,112
Ee Plus Child(ren)		\$627	\$701	\$721	\$857	\$1,004	\$1,238	\$1,479	\$833
Ee Plus Family		\$972	\$1,120	\$1,224	\$1,448	\$1,776	\$2,228	\$2,902	\$2,256
Region 6									
Employee (Ee) Only		\$286	\$345	\$483	\$643	\$799	\$1,044	\$1,285	\$618
Ee Plus Spouse/Domestic Partner		\$780	\$858	\$992	\$1,327	\$1,659	\$2,083	\$2,861	\$2,194
Ee Plus Child(ren)		\$650	\$729	\$749	\$885	\$1,041	\$1,285	\$1,532	\$865
Ee Plus Family		\$1,010	\$1,162	\$1,266	\$1,501	\$1,845	\$2,313	\$3,009	\$2,342
Region 7									
Employee (Ee) Only		\$303	\$368	\$515	\$686	\$852	\$1,109	\$1,363	\$656
Ee Plus Spouse/Domestic Partner		\$829	\$911	\$1,056	\$1,417	\$1,761	\$2,211	\$3,042	\$2,335
Ee Plus Child(ren)		\$695	\$770	\$797	\$947	\$1,104	\$1,370	\$1,632	\$925
Ee Plus Family		\$1,073	\$1,234	\$1,349	\$1,596	\$1,958	\$2,460	\$3,197	\$2,490
Region 8									
Employee (Ee) Only		\$322	\$399	\$552	\$735	\$917	\$1,190	\$1,464	\$701
Ee Plus Spouse/Domestic Partner		\$886	\$977	\$1,130	\$1,514	\$1,891	\$2,373	\$3,262	\$2,499
Ee Plus Child(ren)		\$744	\$829	\$857	\$1,016	\$1,189	\$1,464	\$1,745	\$982
Ee Plus Family		\$1,149	\$1,325	\$1,445	\$1,711	\$2,102	\$2,637	\$3,430	\$2,667
Region 9									
Employee (Ee) Only		\$329	\$398	\$556	\$738	\$915	\$1,189	\$1,468	\$704
Ee Plus Spouse/Domestic Partner		\$891	\$983	\$1,132	\$1,520	\$1,894	\$2,372	\$3,271	\$2,507
Ee Plus Child(ren)		\$744	\$832	\$854	\$1,014	\$1,192	\$1,465	\$1,751	\$987
Ee Plus Family		\$1,152	\$1,329	\$1,450	\$1,716	\$2,103	\$2,643	\$3,434	\$2,670

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

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September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Savings 3000
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$199	\$245	\$344	\$462	\$575	\$751	\$927	\$444
	Ee Plus Spouse/Domestic Partner	\$552	\$605	\$702	\$962	\$1,196	\$1,498	\$2,062	\$1,579
	Ee Plus Child(ren)	\$457	\$514	\$531	\$627	\$737	\$911	\$1,081	\$598
	Ee Plus Family	\$713	\$821	\$896	\$1,063	\$1,302	\$1,638	\$2,126	\$1,643
Region 2	Employee (Ee) Only	\$240	\$285	\$400	\$541	\$676	\$869	\$1,081	\$520
	Ee Plus Spouse/Domestic Partner	\$642	\$706	\$817	\$1,113	\$1,393	\$1,745	\$2,403	\$1,842
	Ee Plus Child(ren)	\$540	\$595	\$613	\$733	\$855	\$1,055	\$1,261	\$700
	Ee Plus Family	\$829	\$955	\$1,042	\$1,234	\$1,516	\$1,903	\$2,475	\$1,914
Region 3	Employee (Ee) Only	\$248	\$298	\$414	\$566	\$704	\$914	\$1,131	\$547
	Ee Plus Spouse/Domestic Partner	\$667	\$744	\$855	\$1,171	\$1,459	\$1,827	\$2,517	\$1,933
	Ee Plus Child(ren)	\$564	\$625	\$643	\$767	\$896	\$1,107	\$1,316	\$732
	Ee Plus Family	\$866	\$1,000	\$1,087	\$1,289	\$1,586	\$1,992	\$2,589	\$2,005
Region 4	Employee (Ee) Only	\$255	\$312	\$441	\$592	\$739	\$959	\$1,183	\$565
	Ee Plus Spouse/Domestic Partner	\$702	\$775	\$899	\$1,225	\$1,529	\$1,916	\$2,635	\$2,017
	Ee Plus Child(ren)	\$586	\$654	\$676	\$802	\$937	\$1,159	\$1,383	\$765
	Ee Plus Family	\$903	\$1,049	\$1,145	\$1,356	\$1,665	\$2,085	\$2,713	\$2,095
Region 5	Employee (Ee) Only	\$228	\$271	\$381	\$520	\$642	\$838	\$1,027	\$494
	Ee Plus Spouse/Domestic Partner	\$612	\$677	\$777	\$1,064	\$1,328	\$1,673	\$2,296	\$1,763
	Ee Plus Child(ren)	\$513	\$569	\$588	\$701	\$818	\$1,008	\$1,203	\$670
	Ee Plus Family	\$791	\$907	\$1,001	\$1,182	\$1,454	\$1,821	\$2,364	\$1,831
Region 6	Employee (Ee) Only	\$243	\$288	\$409	\$552	\$686	\$894	\$1,101	\$531
	Ee Plus Spouse/Domestic Partner	\$656	\$722	\$834	\$1,136	\$1,420	\$1,784	\$2,453	\$1,883
	Ee Plus Child(ren)	\$549	\$612	\$633	\$744	\$876	\$1,081	\$1,288	\$718
	Ee Plus Family	\$846	\$976	\$1,071	\$1,260	\$1,547	\$1,945	\$2,528	\$1,958
Region 7	Employee (Ee) Only	\$229	\$272	\$381	\$520	\$646	\$842	\$1,037	\$499
	Ee Plus Spouse/Domestic Partner	\$615	\$679	\$784	\$1,074	\$1,341	\$1,677	\$2,310	\$1,772
	Ee Plus Child(ren)	\$516	\$573	\$589	\$704	\$819	\$1,018	\$1,213	\$675
	Ee Plus Family	\$798	\$919	\$1,006	\$1,192	\$1,455	\$1,831	\$2,377	\$1,839
Region 8	Employee (Ee) Only	\$244	\$295	\$411	\$561	\$692	\$903	\$1,113	\$536
	Ee Plus Spouse/Domestic Partner	\$663	\$727	\$842	\$1,149	\$1,432	\$1,799	\$2,476	\$1,899
	Ee Plus Child(ren)	\$553	\$613	\$638	\$754	\$883	\$1,087	\$1,300	\$723
	Ee Plus Family	\$852	\$986	\$1,072	\$1,275	\$1,568	\$1,964	\$2,551	\$1,974
Region 9	Employee (Ee) Only	\$278	\$333	\$465	\$634	\$789	\$1,021	\$1,259	\$601
	Ee Plus Spouse/Domestic Partner	\$748	\$822	\$955	\$1,302	\$1,629	\$2,037	\$2,805	\$2,147
	Ee Plus Child(ren)	\$625	\$700	\$717	\$853	\$994	\$1,233	\$1,472	\$814
	Ee Plus Family	\$968	\$1,116	\$1,224	\$1,444	\$1,772	\$2,223	\$2,893	\$2,235

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Savings 4800
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$153	\$187	\$261	\$351	\$439	\$571	\$699	\$338
	Ee Plus Spouse/Domestic Partner	\$419	\$459	\$534	\$731	\$907	\$1,139	\$1,565	\$1,204
	Ee Plus Child(ren)	\$352	\$390	\$402	\$477	\$559	\$692	\$822	\$461
	Ee Plus Family	\$543	\$623	\$682	\$807	\$994	\$1,240	\$1,616	\$1,255
Region 2	Employee (Ee) Only	\$182	\$215	\$305	\$413	\$512	\$661	\$819	\$395
	Ee Plus Spouse/Domestic Partner	\$489	\$538	\$619	\$848	\$1,055	\$1,326	\$1,826	\$1,402
	Ee Plus Child(ren)	\$413	\$457	\$467	\$556	\$650	\$806	\$957	\$533
	Ee Plus Family	\$630	\$729	\$791	\$938	\$1,153	\$1,449	\$1,881	\$1,457
Region 3	Employee (Ee) Only	\$189	\$226	\$316	\$433	\$537	\$697	\$855	\$412
	Ee Plus Spouse/Domestic Partner	\$510	\$562	\$647	\$890	\$1,107	\$1,388	\$1,912	\$1,469
	Ee Plus Child(ren)	\$428	\$482	\$485	\$586	\$682	\$839	\$1,002	\$559
	Ee Plus Family	\$664	\$764	\$832	\$980	\$1,207	\$1,516	\$1,968	\$1,525
Region 4	Employee (Ee) Only	\$195	\$236	\$335	\$452	\$561	\$730	\$902	\$431
	Ee Plus Spouse/Domestic Partner	\$533	\$589	\$681	\$928	\$1,162	\$1,458	\$2,003	\$1,532
	Ee Plus Child(ren)	\$448	\$496	\$513	\$611	\$714	\$879	\$1,052	\$581
	Ee Plus Family	\$691	\$801	\$869	\$1,030	\$1,263	\$1,588	\$2,058	\$1,587
Region 5	Employee (Ee) Only	\$171	\$206	\$289	\$395	\$489	\$636	\$782	\$374
	Ee Plus Spouse/Domestic Partner	\$465	\$513	\$594	\$811	\$1,011	\$1,267	\$1,743	\$1,335
	Ee Plus Child(ren)	\$390	\$438	\$449	\$533	\$623	\$768	\$916	\$508
	Ee Plus Family	\$606	\$693	\$761	\$899	\$1,104	\$1,382	\$1,798	\$1,390
Region 6	Employee (Ee) Only	\$183	\$221	\$311	\$423	\$525	\$681	\$835	\$405
	Ee Plus Spouse/Domestic Partner	\$499	\$550	\$632	\$867	\$1,081	\$1,356	\$1,862	\$1,432
	Ee Plus Child(ren)	\$418	\$466	\$480	\$568	\$665	\$824	\$981	\$551
	Ee Plus Family	\$651	\$746	\$811	\$961	\$1,182	\$1,480	\$1,922	\$1,492
Region 7	Employee (Ee) Only	\$173	\$206	\$293	\$396	\$491	\$639	\$788	\$376
	Ee Plus Spouse/Domestic Partner	\$469	\$517	\$595	\$819	\$1,019	\$1,273	\$1,754	\$1,342
	Ee Plus Child(ren)	\$392	\$440	\$450	\$536	\$625	\$771	\$923	\$511
	Ee Plus Family	\$607	\$701	\$764	\$905	\$1,108	\$1,391	\$1,808	\$1,396
Region 8	Employee (Ee) Only	\$185	\$226	\$311	\$426	\$528	\$684	\$844	\$407
	Ee Plus Spouse/Domestic Partner	\$504	\$553	\$637	\$875	\$1,091	\$1,373	\$1,884	\$1,447
	Ee Plus Child(ren)	\$422	\$465	\$481	\$570	\$672	\$831	\$988	\$551
	Ee Plus Family	\$651	\$748	\$819	\$973	\$1,187	\$1,492	\$1,940	\$1,503
Region 9	Employee (Ee) Only	\$207	\$254	\$353	\$479	\$600	\$777	\$958	\$458
	Ee Plus Spouse/Domestic Partner	\$568	\$626	\$729	\$993	\$1,236	\$1,551	\$2,134	\$1,634
	Ee Plus Child(ren)	\$479	\$532	\$548	\$651	\$758	\$940	\$1,121	\$621
	Ee Plus Family	\$738	\$848	\$931	\$1,098	\$1,348	\$1,691	\$2,198	\$1,698

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Spectrum PPO Plan 750 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$194	\$234	\$328	\$431	\$543	\$707	\$869	\$415
	Ee Plus Spouse/Domestic Partner	\$528	\$580	\$668	\$901	\$1,122	\$1,412	\$1,935	\$1,481
	Ee Plus Child(ren)	\$438	\$492	\$505	\$602	\$705	\$877	\$1,037	\$583
	Ee Plus Family	\$682	\$786	\$857	\$1,014	\$1,243	\$1,567	\$2,035	\$1,581
Region 2	Employee (Ee) Only	\$227	\$274	\$385	\$507	\$632	\$823	\$1,013	\$488
	Ee Plus Spouse/Domestic Partner	\$617	\$680	\$785	\$1,049	\$1,308	\$1,639	\$2,255	\$1,730
	Ee Plus Child(ren)	\$518	\$575	\$588	\$699	\$818	\$1,010	\$1,207	\$682
	Ee Plus Family	\$794	\$914	\$999	\$1,188	\$1,450	\$1,825	\$2,366	\$1,841
Region 3	Employee (Ee) Only	\$238	\$288	\$399	\$532	\$661	\$857	\$1,056	\$509
	Ee Plus Spouse/Domestic Partner	\$646	\$708	\$821	\$1,097	\$1,367	\$1,713	\$2,360	\$1,813
	Ee Plus Child(ren)	\$539	\$602	\$613	\$736	\$860	\$1,060	\$1,261	\$714
	Ee Plus Family	\$832	\$953	\$1,046	\$1,239	\$1,521	\$1,904	\$2,481	\$1,934
Region 4	Employee (Ee) Only	\$248	\$295	\$418	\$558	\$690	\$901	\$1,110	\$535
	Ee Plus Spouse/Domestic Partner	\$670	\$743	\$857	\$1,151	\$1,433	\$1,796	\$2,473	\$1,898
	Ee Plus Child(ren)	\$560	\$625	\$648	\$770	\$895	\$1,110	\$1,325	\$750
	Ee Plus Family	\$870	\$1,001	\$1,097	\$1,303	\$1,593	\$2,000	\$2,596	\$2,021
Region 5	Employee (Ee) Only	\$218	\$261	\$365	\$488	\$605	\$784	\$968	\$471
	Ee Plus Spouse/Domestic Partner	\$586	\$647	\$751	\$1,002	\$1,248	\$1,570	\$2,154	\$1,657
	Ee Plus Child(ren)	\$491	\$548	\$565	\$666	\$788	\$969	\$1,153	\$656
	Ee Plus Family	\$761	\$876	\$953	\$1,132	\$1,387	\$1,741	\$2,266	\$1,769
Region 6	Employee (Ee) Only	\$224	\$271	\$382	\$505	\$624	\$820	\$1,006	\$481
	Ee Plus Spouse/Domestic Partner	\$610	\$671	\$775	\$1,037	\$1,295	\$1,624	\$2,238	\$1,713
	Ee Plus Child(ren)	\$510	\$567	\$586	\$694	\$811	\$1,002	\$1,195	\$670
	Ee Plus Family	\$790	\$905	\$991	\$1,174	\$1,441	\$1,808	\$2,352	\$1,827
Region 7	Employee (Ee) Only	\$233	\$281	\$396	\$524	\$652	\$846	\$1,049	\$501
	Ee Plus Spouse/Domestic Partner	\$639	\$699	\$810	\$1,087	\$1,353	\$1,693	\$2,332	\$1,784
	Ee Plus Child(ren)	\$529	\$592	\$610	\$726	\$845	\$1,049	\$1,249	\$701
	Ee Plus Family	\$823	\$951	\$1,039	\$1,225	\$1,501	\$1,886	\$2,448	\$1,900
Region 8	Employee (Ee) Only	\$248	\$307	\$423	\$564	\$699	\$916	\$1,121	\$543
	Ee Plus Spouse/Domestic Partner	\$678	\$743	\$866	\$1,162	\$1,451	\$1,822	\$2,503	\$1,925
	Ee Plus Child(ren)	\$571	\$630	\$655	\$776	\$912	\$1,126	\$1,338	\$760
	Ee Plus Family	\$880	\$1,013	\$1,103	\$1,319	\$1,610	\$2,022	\$2,627	\$2,049
Region 9	Employee (Ee) Only	\$255	\$310	\$435	\$574	\$720	\$931	\$1,146	\$550
	Ee Plus Spouse/Domestic Partner	\$697	\$766	\$886	\$1,185	\$1,485	\$1,856	\$2,558	\$1,962
	Ee Plus Child(ren)	\$584	\$649	\$665	\$795	\$928	\$1,146	\$1,366	\$770
	Ee Plus Family	\$903	\$1,038	\$1,134	\$1,338	\$1,643	\$2,065	\$2,687	\$2,091

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Spectrum PPO Plan 1000 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$173	\$213	\$301	\$400	\$503	\$649	\$802	\$382
	Ee Plus Spouse/Domestic Partner	\$485	\$533	\$616	\$830	\$1,036	\$1,300	\$1,782	\$1,362
	Ee Plus Child(ren)	\$403	\$456	\$466	\$555	\$651	\$806	\$957	\$537
	Ee Plus Family	\$627	\$723	\$791	\$934	\$1,148	\$1,443	\$1,874	\$1,454
Region 2	Employee (Ee) Only	\$210	\$252	\$355	\$466	\$581	\$759	\$931	\$446
	Ee Plus Spouse/Domestic Partner	\$570	\$626	\$718	\$967	\$1,204	\$1,510	\$2,080	\$1,595
	Ee Plus Child(ren)	\$475	\$530	\$543	\$645	\$755	\$930	\$1,113	\$628
	Ee Plus Family	\$732	\$845	\$920	\$1,093	\$1,335	\$1,679	\$2,177	\$1,692
Region 3	Employee (Ee) Only	\$219	\$264	\$371	\$490	\$612	\$792	\$971	\$468
	Ee Plus Spouse/Domestic Partner	\$593	\$651	\$755	\$1,013	\$1,262	\$1,580	\$2,174	\$1,671
	Ee Plus Child(ren)	\$496	\$557	\$564	\$675	\$794	\$973	\$1,162	\$659
	Ee Plus Family	\$764	\$880	\$962	\$1,141	\$1,400	\$1,756	\$2,281	\$1,778
Region 4	Employee (Ee) Only	\$228	\$276	\$387	\$514	\$637	\$833	\$1,023	\$494
	Ee Plus Spouse/Domestic Partner	\$617	\$682	\$788	\$1,059	\$1,319	\$1,657	\$2,276	\$1,747
	Ee Plus Child(ren)	\$517	\$578	\$597	\$710	\$827	\$1,024	\$1,219	\$690
	Ee Plus Family	\$800	\$922	\$1,007	\$1,196	\$1,465	\$1,844	\$2,392	\$1,863
Region 5	Employee (Ee) Only	\$203	\$240	\$332	\$446	\$559	\$727	\$892	\$432
	Ee Plus Spouse/Domestic Partner	\$541	\$596	\$690	\$924	\$1,148	\$1,441	\$1,988	\$1,528
	Ee Plus Child(ren)	\$454	\$505	\$522	\$615	\$720	\$895	\$1,061	\$601
	Ee Plus Family	\$702	\$806	\$879	\$1,043	\$1,279	\$1,602	\$2,087	\$1,627
Region 6	Employee (Ee) Only	\$209	\$248	\$351	\$465	\$579	\$755	\$924	\$443
	Ee Plus Spouse/Domestic Partner	\$563	\$621	\$717	\$959	\$1,195	\$1,497	\$2,065	\$1,584
	Ee Plus Child(ren)	\$468	\$524	\$540	\$642	\$749	\$927	\$1,104	\$623
	Ee Plus Family	\$728	\$838	\$917	\$1,083	\$1,331	\$1,665	\$2,170	\$1,689
Region 7	Employee (Ee) Only	\$210	\$253	\$358	\$476	\$587	\$766	\$943	\$452
	Ee Plus Spouse/Domestic Partner	\$575	\$632	\$730	\$978	\$1,218	\$1,527	\$2,104	\$1,613
	Ee Plus Child(ren)	\$476	\$532	\$546	\$655	\$763	\$945	\$1,127	\$636
	Ee Plus Family	\$742	\$856	\$932	\$1,106	\$1,351	\$1,698	\$2,208	\$1,717
Region 8	Employee (Ee) Only	\$221	\$274	\$383	\$508	\$634	\$823	\$1,013	\$490
	Ee Plus Spouse/Domestic Partner	\$612	\$673	\$778	\$1,047	\$1,308	\$1,639	\$2,254	\$1,731
	Ee Plus Child(ren)	\$517	\$567	\$590	\$700	\$821	\$1,014	\$1,206	\$683
	Ee Plus Family	\$794	\$912	\$997	\$1,186	\$1,451	\$1,825	\$2,365	\$1,842
Region 9	Employee (Ee) Only	\$233	\$286	\$398	\$531	\$661	\$858	\$1,056	\$509
	Ee Plus Spouse/Domestic Partner	\$644	\$705	\$818	\$1,096	\$1,369	\$1,713	\$2,359	\$1,812
	Ee Plus Child(ren)	\$538	\$594	\$614	\$731	\$855	\$1,059	\$1,260	\$713
	Ee Plus Family	\$830	\$955	\$1,046	\$1,237	\$1,512	\$1,901	\$2,476	\$1,929

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Spectrum PPO Plan 1500 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$143	\$177	\$247	\$329	\$412	\$534	\$651	\$315
Ee Plus Spouse/Domestic Partner		\$395	\$437	\$505	\$679	\$844	\$1,061	\$1,455	\$1,119
Ee Plus Child(ren)		\$333	\$371	\$384	\$453	\$531	\$654	\$781	\$445
Ee Plus Family		\$511	\$588	\$647	\$760	\$940	\$1,180	\$1,534	\$1,198
Region 2									
Employee (Ee) Only		\$171	\$204	\$285	\$381	\$474	\$618	\$763	\$363
Ee Plus Spouse/Domestic Partner		\$465	\$510	\$588	\$790	\$981	\$1,233	\$1,701	\$1,301
Ee Plus Child(ren)		\$387	\$434	\$443	\$526	\$615	\$759	\$908	\$508
Ee Plus Family		\$600	\$690	\$751	\$891	\$1,089	\$1,373	\$1,781	\$1,381
Region 3									
Employee (Ee) Only		\$178	\$217	\$301	\$398	\$497	\$648	\$794	\$383
Ee Plus Spouse/Domestic Partner		\$485	\$531	\$614	\$824	\$1,027	\$1,286	\$1,773	\$1,362
Ee Plus Child(ren)		\$407	\$452	\$464	\$557	\$644	\$797	\$950	\$539
Ee Plus Family		\$628	\$723	\$791	\$933	\$1,143	\$1,433	\$1,864	\$1,453
Region 4									
Employee (Ee) Only		\$186	\$227	\$317	\$421	\$522	\$677	\$836	\$403
Ee Plus Spouse/Domestic Partner		\$505	\$556	\$647	\$865	\$1,079	\$1,354	\$1,858	\$1,425
Ee Plus Child(ren)		\$423	\$470	\$486	\$580	\$678	\$834	\$995	\$562
Ee Plus Family		\$655	\$753	\$824	\$979	\$1,199	\$1,502	\$1,958	\$1,525
Region 5									
Employee (Ee) Only		\$164	\$198	\$273	\$363	\$456	\$591	\$730	\$351
Ee Plus Spouse/Domestic Partner		\$439	\$486	\$565	\$752	\$940	\$1,179	\$1,621	\$1,242
Ee Plus Child(ren)		\$372	\$410	\$424	\$503	\$589	\$726	\$867	\$488
Ee Plus Family		\$574	\$659	\$718	\$853	\$1,045	\$1,313	\$1,704	\$1,325
Region 6									
Employee (Ee) Only		\$172	\$204	\$286	\$378	\$470	\$613	\$757	\$362
Ee Plus Spouse/Domestic Partner		\$458	\$506	\$584	\$782	\$973	\$1,224	\$1,681	\$1,286
Ee Plus Child(ren)		\$385	\$429	\$439	\$525	\$611	\$753	\$903	\$508
Ee Plus Family		\$594	\$684	\$748	\$884	\$1,083	\$1,362	\$1,769	\$1,374
Region 7									
Employee (Ee) Only		\$168	\$202	\$284	\$379	\$469	\$610	\$758	\$361
Ee Plus Spouse/Domestic Partner		\$460	\$504	\$585	\$782	\$973	\$1,223	\$1,682	\$1,285
Ee Plus Child(ren)		\$382	\$426	\$438	\$522	\$612	\$754	\$897	\$500
Ee Plus Family		\$592	\$685	\$748	\$883	\$1,081	\$1,359	\$1,768	\$1,371
Region 8									
Employee (Ee) Only		\$178	\$220	\$305	\$407	\$503	\$658	\$810	\$388
Ee Plus Spouse/Domestic Partner		\$492	\$540	\$624	\$839	\$1,048	\$1,310	\$1,803	\$1,381
Ee Plus Child(ren)		\$412	\$457	\$471	\$561	\$656	\$809	\$964	\$542
Ee Plus Family		\$636	\$732	\$798	\$950	\$1,160	\$1,458	\$1,894	\$1,472
Region 9									
Employee (Ee) Only		\$191	\$236	\$327	\$433	\$539	\$700	\$862	\$416
Ee Plus Spouse/Domestic Partner		\$522	\$578	\$668	\$892	\$1,117	\$1,398	\$1,923	\$1,477
Ee Plus Child(ren)		\$435	\$489	\$504	\$599	\$703	\$863	\$1,029	\$583
Ee Plus Family		\$679	\$781	\$852	\$1,010	\$1,239	\$1,552	\$2,022	\$1,576

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

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September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Savings 1800
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

	RAF 1.00							
	< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1								
Employee (Ee) Only	\$339	\$415	\$578	\$783	\$976	\$1,268	\$1,564	\$753
Ee Plus Spouse/Domestic Partner	\$930	\$1,025	\$1,179	\$1,616	\$2,014	\$2,522	\$3,478	\$2,667
Ee Plus Child(ren)	\$777	\$865	\$894	\$1,060	\$1,240	\$1,532	\$1,827	\$1,016
Ee Plus Family	\$1,204	\$1,388	\$1,520	\$1,792	\$2,196	\$2,755	\$3,580	\$2,769
Region 2								
Employee (Ee) Only	\$394	\$487	\$673	\$915	\$1,134	\$1,475	\$1,819	\$872
Ee Plus Spouse/Domestic Partner	\$1,085	\$1,193	\$1,375	\$1,881	\$2,338	\$2,950	\$4,048	\$3,101
Ee Plus Child(ren)	\$904	\$1,009	\$1,040	\$1,231	\$1,445	\$1,786	\$2,125	\$1,178
Ee Plus Family	\$1,404	\$1,611	\$1,756	\$2,086	\$2,558	\$3,214	\$4,174	\$3,227
Region 3								
Employee (Ee) Only	\$409	\$507	\$701	\$954	\$1,184	\$1,546	\$1,899	\$911
Ee Plus Spouse/Domestic Partner	\$1,126	\$1,246	\$1,439	\$1,968	\$2,450	\$3,082	\$4,239	\$3,251
Ee Plus Child(ren)	\$939	\$1,053	\$1,090	\$1,292	\$1,517	\$1,861	\$2,222	\$1,234
Ee Plus Family	\$1,460	\$1,681	\$1,841	\$2,180	\$2,671	\$3,358	\$4,361	\$3,373
Region 4								
Employee (Ee) Only	\$436	\$522	\$736	\$1,002	\$1,240	\$1,616	\$1,987	\$958
Ee Plus Spouse/Domestic Partner	\$1,189	\$1,307	\$1,506	\$2,058	\$2,569	\$3,229	\$4,440	\$3,411
Ee Plus Child(ren)	\$991	\$1,108	\$1,144	\$1,353	\$1,581	\$1,961	\$2,330	\$1,301
Ee Plus Family	\$1,535	\$1,772	\$1,927	\$2,284	\$2,803	\$3,514	\$4,575	\$3,546
Region 5								
Employee (Ee) Only	\$365	\$442	\$618	\$841	\$1,045	\$1,355	\$1,672	\$803
Ee Plus Spouse/Domestic Partner	\$1,000	\$1,091	\$1,268	\$1,724	\$2,158	\$2,702	\$3,722	\$2,853
Ee Plus Child(ren)	\$837	\$929	\$949	\$1,135	\$1,329	\$1,640	\$1,956	\$1,087
Ee Plus Family	\$1,288	\$1,484	\$1,618	\$1,919	\$2,350	\$2,954	\$3,832	\$2,963
Region 6								
Employee (Ee) Only	\$393	\$474	\$660	\$897	\$1,113	\$1,457	\$1,790	\$858
Ee Plus Spouse/Domestic Partner	\$1,068	\$1,170	\$1,357	\$1,853	\$2,311	\$2,893	\$3,991	\$3,059
Ee Plus Child(ren)	\$895	\$999	\$1,019	\$1,214	\$1,416	\$1,758	\$2,093	\$1,161
Ee Plus Family	\$1,382	\$1,592	\$1,732	\$2,052	\$2,514	\$3,163	\$4,104	\$3,172
Region 7								
Employee (Ee) Only	\$362	\$448	\$619	\$844	\$1,050	\$1,361	\$1,684	\$803
Ee Plus Spouse/Domestic Partner	\$997	\$1,102	\$1,270	\$1,741	\$2,176	\$2,728	\$3,748	\$2,867
Ee Plus Child(ren)	\$837	\$933	\$961	\$1,145	\$1,336	\$1,650	\$1,971	\$1,090
Ee Plus Family	\$1,297	\$1,491	\$1,628	\$1,933	\$2,364	\$2,970	\$3,863	\$2,982
Region 8								
Employee (Ee) Only	\$390	\$480	\$666	\$910	\$1,126	\$1,470	\$1,808	\$869
Ee Plus Spouse/Domestic Partner	\$1,073	\$1,185	\$1,361	\$1,870	\$2,332	\$2,928	\$4,019	\$3,080
Ee Plus Child(ren)	\$899	\$1,002	\$1,029	\$1,229	\$1,438	\$1,771	\$2,113	\$1,174
Ee Plus Family	\$1,389	\$1,599	\$1,747	\$2,072	\$2,537	\$3,191	\$4,143	\$3,204
Region 9								
Employee (Ee) Only	\$444	\$543	\$756	\$1,031	\$1,271	\$1,661	\$2,033	\$984
Ee Plus Spouse/Domestic Partner	\$1,220	\$1,343	\$1,543	\$2,119	\$2,645	\$3,306	\$4,545	\$3,496
Ee Plus Child(ren)	\$1,019	\$1,135	\$1,166	\$1,387	\$1,618	\$2,003	\$2,389	\$1,340
Ee Plus Family	\$1,573	\$1,818	\$1,984	\$2,341	\$2,874	\$3,613	\$4,689	\$3,640

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Spectrum PPO Plan 2000 Value
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$110	\$137	\$193	\$254	\$318	\$412	\$504	\$243
Ee Plus Spouse/Domestic Partner		\$306	\$338	\$390	\$527	\$652	\$822	\$1,125	\$864
Ee Plus Child(ren)		\$258	\$288	\$297	\$350	\$412	\$507	\$606	\$345
Ee Plus Family		\$396	\$456	\$502	\$590	\$727	\$913	\$1,188	\$927
Region 2									
Employee (Ee) Only		\$132	\$160	\$221	\$296	\$367	\$478	\$588	\$281
Ee Plus Spouse/Domestic Partner		\$358	\$394	\$457	\$610	\$761	\$953	\$1,316	\$1,009
Ee Plus Child(ren)		\$300	\$337	\$344	\$409	\$478	\$589	\$704	\$397
Ee Plus Family		\$466	\$534	\$583	\$691	\$844	\$1,064	\$1,381	\$1,074
Region 3									
Employee (Ee) Only		\$137	\$168	\$233	\$309	\$385	\$501	\$614	\$297
Ee Plus Spouse/Domestic Partner		\$376	\$411	\$475	\$638	\$795	\$995	\$1,374	\$1,057
Ee Plus Child(ren)		\$315	\$352	\$358	\$430	\$499	\$618	\$736	\$419
Ee Plus Family		\$488	\$561	\$611	\$722	\$884	\$1,111	\$1,446	\$1,129
Region 4									
Employee (Ee) Only		\$142	\$176	\$246	\$327	\$404	\$526	\$647	\$312
Ee Plus Spouse/Domestic Partner		\$390	\$430	\$502	\$670	\$836	\$1,046	\$1,440	\$1,105
Ee Plus Child(ren)		\$328	\$364	\$375	\$449	\$525	\$648	\$770	\$435
Ee Plus Family		\$508	\$582	\$638	\$758	\$930	\$1,164	\$1,515	\$1,180
Region 5									
Employee (Ee) Only		\$128	\$153	\$211	\$281	\$351	\$457	\$566	\$273
Ee Plus Spouse/Domestic Partner		\$340	\$375	\$439	\$581	\$729	\$913	\$1,254	\$961
Ee Plus Child(ren)		\$289	\$318	\$330	\$387	\$457	\$562	\$673	\$380
Ee Plus Family		\$444	\$510	\$554	\$660	\$810	\$1,016	\$1,320	\$1,027
Region 6									
Employee (Ee) Only		\$132	\$158	\$222	\$293	\$365	\$474	\$587	\$281
Ee Plus Spouse/Domestic Partner		\$354	\$391	\$455	\$605	\$754	\$948	\$1,303	\$997
Ee Plus Child(ren)		\$300	\$333	\$341	\$407	\$474	\$584	\$699	\$393
Ee Plus Family		\$463	\$531	\$580	\$686	\$840	\$1,056	\$1,371	\$1,065
Region 7									
Employee (Ee) Only		\$131	\$158	\$220	\$294	\$365	\$473	\$586	\$279
Ee Plus Spouse/Domestic Partner		\$355	\$389	\$454	\$605	\$752	\$947	\$1,302	\$995
Ee Plus Child(ren)		\$297	\$330	\$339	\$405	\$475	\$585	\$697	\$390
Ee Plus Family		\$461	\$531	\$580	\$683	\$837	\$1,056	\$1,370	\$1,063
Region 8									
Employee (Ee) Only		\$137	\$171	\$238	\$314	\$390	\$509	\$628	\$303
Ee Plus Spouse/Domestic Partner		\$381	\$420	\$484	\$650	\$813	\$1,014	\$1,396	\$1,071
Ee Plus Child(ren)		\$319	\$356	\$364	\$433	\$507	\$626	\$747	\$422
Ee Plus Family		\$493	\$567	\$619	\$736	\$900	\$1,130	\$1,467	\$1,142
Region 9									
Employee (Ee) Only		\$150	\$182	\$252	\$334	\$417	\$543	\$668	\$322
Ee Plus Spouse/Domestic Partner		\$402	\$449	\$516	\$693	\$864	\$1,084	\$1,491	\$1,145
Ee Plus Child(ren)		\$339	\$377	\$391	\$465	\$546	\$666	\$798	\$452
Ee Plus Family		\$526	\$607	\$661	\$785	\$960	\$1,204	\$1,570	\$1,224

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Savings 2000
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$297	\$361	\$505	\$682	\$852	\$1,106	\$1,367	\$657
	Ee Plus Spouse/Domestic Partner	\$811	\$893	\$1,029	\$1,410	\$1,757	\$2,199	\$3,033	\$2,323
	Ee Plus Child(ren)	\$678	\$756	\$780	\$924	\$1,080	\$1,337	\$1,594	\$884
	Ee Plus Family	\$1,052	\$1,213	\$1,326	\$1,563	\$1,916	\$2,402	\$3,122	\$2,412
Region 2	Employee (Ee) Only	\$343	\$424	\$585	\$798	\$986	\$1,287	\$1,586	\$760
	Ee Plus Spouse/Domestic Partner	\$946	\$1,039	\$1,198	\$1,641	\$2,039	\$2,572	\$3,532	\$2,706
	Ee Plus Child(ren)	\$789	\$879	\$908	\$1,074	\$1,259	\$1,557	\$1,853	\$1,027
	Ee Plus Family	\$1,225	\$1,406	\$1,532	\$1,821	\$2,231	\$2,802	\$3,637	\$2,811
Region 3	Employee (Ee) Only	\$359	\$444	\$612	\$830	\$1,031	\$1,348	\$1,655	\$796
	Ee Plus Spouse/Domestic Partner	\$983	\$1,085	\$1,256	\$1,713	\$2,136	\$2,690	\$3,697	\$2,838
	Ee Plus Child(ren)	\$819	\$920	\$951	\$1,126	\$1,324	\$1,624	\$1,938	\$1,079
	Ee Plus Family	\$1,275	\$1,466	\$1,606	\$1,901	\$2,331	\$2,927	\$3,799	\$2,940
Region 4	Employee (Ee) Only	\$382	\$456	\$641	\$874	\$1,080	\$1,410	\$1,734	\$834
	Ee Plus Spouse/Domestic Partner	\$1,035	\$1,139	\$1,314	\$1,795	\$2,239	\$2,815	\$3,872	\$2,972
	Ee Plus Child(ren)	\$865	\$966	\$997	\$1,181	\$1,379	\$1,709	\$2,033	\$1,133
	Ee Plus Family	\$1,340	\$1,546	\$1,682	\$1,993	\$2,445	\$3,064	\$3,989	\$3,089
Region 5	Employee (Ee) Only	\$318	\$383	\$541	\$730	\$912	\$1,181	\$1,457	\$701
	Ee Plus Spouse/Domestic Partner	\$871	\$951	\$1,106	\$1,503	\$1,880	\$2,356	\$3,245	\$2,489
	Ee Plus Child(ren)	\$730	\$811	\$827	\$988	\$1,159	\$1,429	\$1,706	\$950
	Ee Plus Family	\$1,124	\$1,296	\$1,411	\$1,676	\$2,049	\$2,575	\$3,344	\$2,588
Region 6	Employee (Ee) Only	\$343	\$415	\$577	\$783	\$972	\$1,272	\$1,560	\$747
	Ee Plus Spouse/Domestic Partner	\$932	\$1,021	\$1,183	\$1,617	\$2,015	\$2,521	\$3,479	\$2,666
	Ee Plus Child(ren)	\$782	\$872	\$889	\$1,059	\$1,235	\$1,533	\$1,825	\$1,012
	Ee Plus Family	\$1,206	\$1,389	\$1,513	\$1,788	\$2,192	\$2,758	\$3,579	\$2,766
Region 7	Employee (Ee) Only	\$314	\$391	\$541	\$736	\$916	\$1,187	\$1,468	\$701
	Ee Plus Spouse/Domestic Partner	\$870	\$960	\$1,108	\$1,519	\$1,897	\$2,378	\$3,270	\$2,503
	Ee Plus Child(ren)	\$730	\$814	\$837	\$998	\$1,166	\$1,437	\$1,719	\$952
	Ee Plus Family	\$1,131	\$1,302	\$1,423	\$1,684	\$2,063	\$2,590	\$3,369	\$2,602
Region 8	Employee (Ee) Only	\$339	\$418	\$581	\$793	\$983	\$1,280	\$1,577	\$757
	Ee Plus Spouse/Domestic Partner	\$935	\$1,032	\$1,187	\$1,628	\$2,035	\$2,553	\$3,504	\$2,684
	Ee Plus Child(ren)	\$786	\$875	\$898	\$1,073	\$1,254	\$1,545	\$1,842	\$1,022
	Ee Plus Family	\$1,214	\$1,398	\$1,523	\$1,806	\$2,212	\$2,782	\$3,613	\$2,793
Region 9	Employee (Ee) Only	\$387	\$473	\$660	\$899	\$1,109	\$1,447	\$1,775	\$858
	Ee Plus Spouse/Domestic Partner	\$1,061	\$1,171	\$1,345	\$1,848	\$2,306	\$2,880	\$3,960	\$3,043
	Ee Plus Child(ren)	\$889	\$991	\$1,015	\$1,209	\$1,411	\$1,747	\$2,082	\$1,165
	Ee Plus Family	\$1,370	\$1,586	\$1,730	\$2,041	\$2,505	\$3,148	\$4,089	\$3,172

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Shield Savings QS 4800
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$133	\$164	\$227	\$308	\$383	\$497	\$610	\$296
	Ee Plus Spouse/Domestic Partner	\$364	\$400	\$467	\$637	\$790	\$993	\$1,364	\$1,050
	Ee Plus Child(ren)	\$305	\$340	\$352	\$417	\$487	\$603	\$715	\$401
	Ee Plus Family	\$472	\$542	\$594	\$704	\$866	\$1,081	\$1,408	\$1,094
Region 2	Employee (Ee) Only	\$158	\$187	\$265	\$359	\$446	\$576	\$713	\$346
	Ee Plus Spouse/Domestic Partner	\$427	\$469	\$541	\$739	\$920	\$1,155	\$1,592	\$1,225
	Ee Plus Child(ren)	\$361	\$400	\$406	\$485	\$566	\$703	\$833	\$466
	Ee Plus Family	\$549	\$635	\$689	\$817	\$1,005	\$1,260	\$1,640	\$1,273
Region 3	Employee (Ee) Only	\$166	\$197	\$274	\$378	\$468	\$607	\$744	\$360
	Ee Plus Spouse/Domestic Partner	\$444	\$489	\$564	\$775	\$964	\$1,208	\$1,667	\$1,283
	Ee Plus Child(ren)	\$374	\$419	\$423	\$510	\$594	\$731	\$873	\$489
	Ee Plus Family	\$578	\$666	\$725	\$855	\$1,051	\$1,320	\$1,715	\$1,331
Region 4	Employee (Ee) Only	\$169	\$206	\$291	\$395	\$489	\$636	\$785	\$377
	Ee Plus Spouse/Domestic Partner	\$466	\$513	\$593	\$809	\$1,013	\$1,270	\$1,746	\$1,338
	Ee Plus Child(ren)	\$391	\$430	\$448	\$534	\$621	\$768	\$917	\$509
	Ee Plus Family	\$602	\$698	\$756	\$898	\$1,101	\$1,384	\$1,793	\$1,385
Region 5	Employee (Ee) Only	\$149	\$180	\$251	\$346	\$427	\$555	\$681	\$326
	Ee Plus Spouse/Domestic Partner	\$404	\$448	\$517	\$706	\$882	\$1,104	\$1,520	\$1,165
	Ee Plus Child(ren)	\$340	\$381	\$393	\$466	\$543	\$669	\$797	\$442
	Ee Plus Family	\$528	\$604	\$663	\$783	\$962	\$1,205	\$1,566	\$1,211
Region 6	Employee (Ee) Only	\$154	\$187	\$263	\$357	\$443	\$574	\$706	\$344
	Ee Plus Spouse/Domestic Partner	\$422	\$465	\$534	\$734	\$913	\$1,146	\$1,573	\$1,211
	Ee Plus Child(ren)	\$352	\$394	\$405	\$480	\$563	\$695	\$828	\$466
	Ee Plus Family	\$550	\$631	\$685	\$813	\$999	\$1,249	\$1,624	\$1,262
Region 7	Employee (Ee) Only	\$150	\$180	\$255	\$346	\$428	\$557	\$685	\$327
	Ee Plus Spouse/Domestic Partner	\$408	\$450	\$519	\$713	\$889	\$1,110	\$1,529	\$1,171
	Ee Plus Child(ren)	\$341	\$382	\$393	\$468	\$544	\$671	\$805	\$447
	Ee Plus Family	\$529	\$612	\$666	\$788	\$966	\$1,212	\$1,576	\$1,218
Region 8	Employee (Ee) Only	\$162	\$197	\$270	\$370	\$460	\$596	\$735	\$356
	Ee Plus Spouse/Domestic Partner	\$438	\$481	\$555	\$762	\$951	\$1,195	\$1,640	\$1,261
	Ee Plus Child(ren)	\$368	\$406	\$419	\$497	\$584	\$724	\$860	\$481
	Ee Plus Family	\$568	\$651	\$714	\$848	\$1,034	\$1,299	\$1,690	\$1,311
Region 9	Employee (Ee) Only	\$173	\$213	\$298	\$404	\$505	\$656	\$809	\$387
	Ee Plus Spouse/Domestic Partner	\$479	\$530	\$616	\$838	\$1,043	\$1,309	\$1,801	\$1,379
	Ee Plus Child(ren)	\$404	\$448	\$462	\$550	\$640	\$793	\$948	\$526
	Ee Plus Family	\$625	\$717	\$785	\$927	\$1,138	\$1,427	\$1,855	\$1,433

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Base PPO 30
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$166	\$197	\$273	\$368	\$456	\$594	\$732	\$352
	Ee Plus Spouse/Domestic Partner	\$444	\$487	\$567	\$755	\$945	\$1,181	\$1,629	\$1,249
	Ee Plus Child(ren)	\$372	\$413	\$429	\$505	\$592	\$733	\$873	\$493
	Ee Plus Family	\$574	\$661	\$722	\$854	\$1,049	\$1,317	\$1,710	\$1,330
Region 2	Employee (Ee) Only	\$191	\$231	\$319	\$430	\$533	\$689	\$853	\$410
	Ee Plus Spouse/Domestic Partner	\$518	\$569	\$658	\$882	\$1,099	\$1,377	\$1,896	\$1,453
	Ee Plus Child(ren)	\$431	\$481	\$498	\$590	\$688	\$850	\$1,015	\$572
	Ee Plus Family	\$666	\$771	\$840	\$996	\$1,223	\$1,531	\$1,991	\$1,548
Region 3	Employee (Ee) Only	\$199	\$242	\$336	\$451	\$556	\$723	\$891	\$428
	Ee Plus Spouse/Domestic Partner	\$539	\$595	\$686	\$924	\$1,151	\$1,440	\$1,983	\$1,520
	Ee Plus Child(ren)	\$453	\$503	\$519	\$616	\$721	\$889	\$1,060	\$597
	Ee Plus Family	\$697	\$805	\$879	\$1,043	\$1,276	\$1,604	\$2,082	\$1,619
Region 4	Employee (Ee) Only	\$208	\$251	\$354	\$468	\$583	\$757	\$934	\$450
	Ee Plus Spouse/Domestic Partner	\$567	\$623	\$721	\$965	\$1,205	\$1,511	\$2,079	\$1,595
	Ee Plus Child(ren)	\$473	\$528	\$546	\$645	\$756	\$932	\$1,117	\$633
	Ee Plus Family	\$730	\$846	\$921	\$1,088	\$1,339	\$1,680	\$2,186	\$1,702
Region 5	Employee (Ee) Only	\$180	\$217	\$310	\$409	\$509	\$660	\$813	\$392
	Ee Plus Spouse/Domestic Partner	\$498	\$545	\$628	\$842	\$1,052	\$1,320	\$1,813	\$1,392
	Ee Plus Child(ren)	\$412	\$460	\$473	\$562	\$661	\$813	\$970	\$549
	Ee Plus Family	\$637	\$737	\$806	\$953	\$1,170	\$1,464	\$1,904	\$1,483
Region 6	Employee (Ee) Only	\$190	\$227	\$319	\$424	\$528	\$687	\$844	\$408
	Ee Plus Spouse/Domestic Partner	\$513	\$566	\$653	\$876	\$1,091	\$1,372	\$1,884	\$1,448
	Ee Plus Child(ren)	\$433	\$478	\$490	\$586	\$683	\$846	\$1,010	\$574
	Ee Plus Family	\$663	\$763	\$837	\$987	\$1,212	\$1,525	\$1,976	\$1,540
Region 7	Employee (Ee) Only	\$196	\$241	\$331	\$442	\$547	\$713	\$880	\$424
	Ee Plus Spouse/Domestic Partner	\$533	\$590	\$679	\$912	\$1,136	\$1,426	\$1,961	\$1,505
	Ee Plus Child(ren)	\$449	\$499	\$510	\$608	\$714	\$880	\$1,050	\$594
	Ee Plus Family	\$691	\$799	\$870	\$1,029	\$1,261	\$1,584	\$2,060	\$1,604
Region 8	Employee (Ee) Only	\$209	\$256	\$358	\$475	\$589	\$768	\$942	\$456
	Ee Plus Spouse/Domestic Partner	\$571	\$632	\$729	\$975	\$1,221	\$1,527	\$2,103	\$1,617
	Ee Plus Child(ren)	\$481	\$534	\$552	\$653	\$762	\$946	\$1,124	\$638
	Ee Plus Family	\$740	\$853	\$931	\$1,104	\$1,352	\$1,699	\$2,208	\$1,722
Region 9	Employee (Ee) Only	\$216	\$263	\$364	\$487	\$604	\$785	\$965	\$464
	Ee Plus Spouse/Domestic Partner	\$587	\$645	\$744	\$999	\$1,248	\$1,563	\$2,152	\$1,651
	Ee Plus Child(ren)	\$492	\$546	\$563	\$669	\$782	\$969	\$1,153	\$652
	Ee Plus Family	\$759	\$874	\$955	\$1,131	\$1,385	\$1,739	\$2,262	\$1,761

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Base PPO 40
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$145	\$172	\$238	\$322	\$399	\$520	\$641	\$308
Ee Plus Spouse/Domestic Partner		\$389	\$426	\$497	\$661	\$827	\$1,033	\$1,427	\$1,094
Ee Plus Child(ren)		\$325	\$362	\$375	\$442	\$518	\$641	\$764	\$431
Ee Plus Family		\$502	\$578	\$631	\$748	\$919	\$1,152	\$1,496	\$1,163
Region 2									
Employee (Ee) Only		\$167	\$202	\$280	\$376	\$466	\$604	\$746	\$358
Ee Plus Spouse/Domestic Partner		\$454	\$499	\$576	\$772	\$962	\$1,205	\$1,660	\$1,272
Ee Plus Child(ren)		\$377	\$422	\$435	\$516	\$602	\$743	\$889	\$501
Ee Plus Family		\$583	\$675	\$735	\$872	\$1,071	\$1,341	\$1,743	\$1,355
Region 3									
Employee (Ee) Only		\$174	\$212	\$294	\$395	\$487	\$633	\$780	\$375
Ee Plus Spouse/Domestic Partner		\$472	\$522	\$601	\$809	\$1,008	\$1,261	\$1,736	\$1,331
Ee Plus Child(ren)		\$397	\$440	\$455	\$539	\$631	\$778	\$927	\$522
Ee Plus Family		\$610	\$705	\$769	\$912	\$1,118	\$1,404	\$1,823	\$1,418
Region 4									
Employee (Ee) Only		\$182	\$220	\$309	\$409	\$509	\$662	\$818	\$395
Ee Plus Spouse/Domestic Partner		\$497	\$545	\$631	\$844	\$1,055	\$1,323	\$1,820	\$1,397
Ee Plus Child(ren)		\$414	\$462	\$478	\$564	\$661	\$816	\$978	\$555
Ee Plus Family		\$639	\$740	\$806	\$952	\$1,172	\$1,470	\$1,913	\$1,490
Region 5									
Employee (Ee) Only		\$158	\$190	\$272	\$358	\$446	\$578	\$713	\$344
Ee Plus Spouse/Domestic Partner		\$435	\$478	\$550	\$736	\$921	\$1,156	\$1,587	\$1,218
Ee Plus Child(ren)		\$361	\$402	\$414	\$492	\$579	\$712	\$849	\$480
Ee Plus Family		\$558	\$644	\$705	\$834	\$1,023	\$1,282	\$1,666	\$1,297
Region 6									
Employee (Ee) Only		\$166	\$199	\$280	\$371	\$462	\$602	\$739	\$357
Ee Plus Spouse/Domestic Partner		\$449	\$496	\$571	\$768	\$955	\$1,201	\$1,649	\$1,267
Ee Plus Child(ren)		\$378	\$418	\$429	\$512	\$598	\$741	\$883	\$501
Ee Plus Family		\$580	\$667	\$732	\$864	\$1,061	\$1,334	\$1,730	\$1,348
Region 7									
Employee (Ee) Only		\$172	\$210	\$289	\$386	\$479	\$624	\$770	\$371
Ee Plus Spouse/Domestic Partner		\$467	\$516	\$595	\$798	\$994	\$1,248	\$1,716	\$1,317
Ee Plus Child(ren)		\$393	\$437	\$447	\$532	\$625	\$770	\$920	\$521
Ee Plus Family		\$605	\$700	\$761	\$900	\$1,103	\$1,386	\$1,804	\$1,405
Region 8									
Employee (Ee) Only		\$184	\$224	\$313	\$416	\$516	\$672	\$825	\$399
Ee Plus Spouse/Domestic Partner		\$500	\$554	\$639	\$854	\$1,069	\$1,337	\$1,840	\$1,414
Ee Plus Child(ren)		\$422	\$467	\$482	\$571	\$667	\$827	\$983	\$557
Ee Plus Family		\$648	\$747	\$815	\$966	\$1,183	\$1,488	\$1,934	\$1,508
Region 9									
Employee (Ee) Only		\$189	\$231	\$318	\$426	\$529	\$686	\$844	\$406
Ee Plus Spouse/Domestic Partner		\$514	\$564	\$651	\$874	\$1,092	\$1,369	\$1,884	\$1,446
Ee Plus Child(ren)		\$431	\$477	\$492	\$585	\$684	\$849	\$1,009	\$571
Ee Plus Family		\$664	\$765	\$837	\$990	\$1,213	\$1,522	\$1,980	\$1,542

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Proposed Monthly Rates
Annual Rate = Monthly Rate x 12

Base PPO 50
Standard Employee Risk Rates* Per Month
Effective 07/01/11 - 12/31/2011 ***

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$130	\$154	\$214	\$288	\$356	\$464	\$572	\$276
	Ee Plus Spouse/Domestic Partner	\$347	\$381	\$444	\$591	\$738	\$923	\$1,274	\$978
	Ee Plus Child(ren)	\$290	\$323	\$336	\$395	\$462	\$572	\$682	\$386
	Ee Plus Family	\$449	\$516	\$564	\$668	\$820	\$1,030	\$1,336	\$1,040
Region 2	Employee (Ee) Only	\$149	\$180	\$250	\$336	\$416	\$539	\$667	\$320
	Ee Plus Spouse/Domestic Partner	\$405	\$445	\$515	\$689	\$859	\$1,076	\$1,483	\$1,136
	Ee Plus Child(ren)	\$337	\$376	\$390	\$461	\$538	\$665	\$794	\$447
	Ee Plus Family	\$521	\$602	\$656	\$779	\$956	\$1,198	\$1,556	\$1,209
Region 3	Employee (Ee) Only	\$156	\$189	\$262	\$353	\$435	\$565	\$697	\$335
	Ee Plus Spouse/Domestic Partner	\$421	\$466	\$537	\$723	\$900	\$1,126	\$1,551	\$1,189
	Ee Plus Child(ren)	\$354	\$393	\$406	\$482	\$564	\$695	\$828	\$466
	Ee Plus Family	\$544	\$629	\$687	\$815	\$997	\$1,254	\$1,628	\$1,266
Region 4	Employee (Ee) Only	\$163	\$196	\$276	\$365	\$456	\$592	\$731	\$352
	Ee Plus Spouse/Domestic Partner	\$444	\$487	\$564	\$754	\$943	\$1,182	\$1,626	\$1,247
	Ee Plus Child(ren)	\$370	\$413	\$427	\$504	\$591	\$729	\$873	\$494
	Ee Plus Family	\$571	\$661	\$720	\$850	\$1,046	\$1,314	\$1,709	\$1,330
Region 5	Employee (Ee) Only	\$141	\$170	\$243	\$319	\$399	\$516	\$637	\$307
	Ee Plus Spouse/Domestic Partner	\$389	\$426	\$490	\$658	\$823	\$1,032	\$1,417	\$1,087
	Ee Plus Child(ren)	\$323	\$359	\$369	\$440	\$516	\$636	\$759	\$429
	Ee Plus Family	\$498	\$576	\$630	\$745	\$914	\$1,145	\$1,488	\$1,158
Region 6	Employee (Ee) Only	\$148	\$177	\$250	\$331	\$413	\$538	\$660	\$319
	Ee Plus Spouse/Domestic Partner	\$401	\$443	\$510	\$685	\$853	\$1,073	\$1,472	\$1,131
	Ee Plus Child(ren)	\$338	\$374	\$384	\$457	\$534	\$661	\$789	\$448
	Ee Plus Family	\$518	\$597	\$654	\$771	\$948	\$1,192	\$1,545	\$1,204
Region 7	Employee (Ee) Only	\$153	\$188	\$259	\$346	\$428	\$557	\$687	\$331
	Ee Plus Spouse/Domestic Partner	\$417	\$461	\$531	\$713	\$888	\$1,114	\$1,533	\$1,177
	Ee Plus Child(ren)	\$351	\$390	\$399	\$475	\$559	\$687	\$821	\$465
	Ee Plus Family	\$540	\$625	\$680	\$805	\$986	\$1,238	\$1,611	\$1,255
Region 8	Employee (Ee) Only	\$164	\$200	\$280	\$371	\$461	\$600	\$736	\$356
	Ee Plus Spouse/Domestic Partner	\$447	\$495	\$570	\$763	\$955	\$1,194	\$1,643	\$1,263
	Ee Plus Child(ren)	\$376	\$417	\$431	\$510	\$595	\$739	\$878	\$498
	Ee Plus Family	\$578	\$667	\$728	\$864	\$1,058	\$1,329	\$1,726	\$1,346
Region 9	Employee (Ee) Only	\$168	\$206	\$285	\$380	\$473	\$613	\$754	\$363
	Ee Plus Spouse/Domestic Partner	\$459	\$504	\$582	\$781	\$975	\$1,222	\$1,683	\$1,292
	Ee Plus Child(ren)	\$385	\$427	\$440	\$523	\$611	\$758	\$901	\$510
	Ee Plus Family	\$592	\$684	\$747	\$884	\$1,083	\$1,359	\$1,769	\$1,378

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

***Rates are trended for effective dates 7/11-9/11. In the event rates do not need to change on 10/11, these rates will continue to 12/11.

September 23, 2010

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Savings 2500
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$172	\$208	\$289	\$390	\$489	\$635	\$784	\$377
Ee Plus Spouse/Domestic Partner		\$464	\$511	\$595	\$810	\$1,009	\$1,265	\$1,740	\$1,333
Ee Plus Child(ren)		\$373	\$415	\$449	\$532	\$621	\$768	\$917	\$510
Ee Plus Family		\$573	\$664	\$761	\$896	\$1,099	\$1,381	\$1,793	\$1,386
Region 2									
Employee (Ee) Only		\$200	\$243	\$337	\$459	\$566	\$740	\$912	\$435
Ee Plus Spouse/Domestic Partner		\$543	\$598	\$685	\$943	\$1,171	\$1,478	\$2,028	\$1,551
Ee Plus Child(ren)		\$429	\$483	\$521	\$615	\$724	\$893	\$1,064	\$587
Ee Plus Family		\$670	\$771	\$880	\$1,045	\$1,278	\$1,609	\$2,091	\$1,614
Region 3									
Employee (Ee) Only		\$206	\$254	\$350	\$477	\$593	\$773	\$949	\$458
Ee Plus Spouse/Domestic Partner		\$564	\$622	\$720	\$985	\$1,228	\$1,542	\$2,124	\$1,633
Ee Plus Child(ren)		\$448	\$503	\$548	\$647	\$758	\$933	\$1,113	\$622
Ee Plus Family		\$696	\$802	\$919	\$1,091	\$1,337	\$1,679	\$2,183	\$1,692
Region 4									
Employee (Ee) Only		\$218	\$262	\$367	\$501	\$621	\$810	\$996	\$480
Ee Plus Spouse/Domestic Partner		\$597	\$656	\$753	\$1,030	\$1,286	\$1,617	\$2,226	\$1,710
Ee Plus Child(ren)		\$473	\$531	\$570	\$677	\$790	\$980	\$1,167	\$651
Ee Plus Family		\$734	\$846	\$965	\$1,146	\$1,401	\$1,762	\$2,289	\$1,773
Region 5									
Employee (Ee) Only		\$187	\$228	\$323	\$435	\$543	\$707	\$871	\$420
Ee Plus Spouse/Domestic Partner		\$521	\$567	\$662	\$897	\$1,124	\$1,409	\$1,940	\$1,489
Ee Plus Child(ren)		\$417	\$460	\$495	\$595	\$690	\$852	\$1,019	\$568
Ee Plus Family		\$640	\$736	\$843	\$1,000	\$1,224	\$1,538	\$1,998	\$1,547
Region 6									
Employee (Ee) Only		\$198	\$241	\$334	\$451	\$561	\$735	\$902	\$434
Ee Plus Spouse/Domestic Partner		\$539	\$591	\$684	\$933	\$1,165	\$1,458	\$2,011	\$1,543
Ee Plus Child(ren)		\$429	\$480	\$516	\$613	\$715	\$887	\$1,056	\$588
Ee Plus Family		\$663	\$766	\$874	\$1,032	\$1,267	\$1,592	\$2,072	\$1,604
Region 7									
Employee (Ee) Only		\$186	\$235	\$324	\$438	\$546	\$711	\$878	\$420
Ee Plus Spouse/Domestic Partner		\$520	\$572	\$664	\$905	\$1,134	\$1,420	\$1,952	\$1,494
Ee Plus Child(ren)		\$417	\$462	\$500	\$598	\$699	\$856	\$1,026	\$568
Ee Plus Family		\$644	\$742	\$848	\$1,008	\$1,231	\$1,548	\$2,013	\$1,555
Region 8									
Employee (Ee) Only		\$204	\$249	\$346	\$472	\$586	\$763	\$942	\$454
Ee Plus Spouse/Domestic Partner		\$557	\$615	\$711	\$974	\$1,215	\$1,525	\$2,091	\$1,603
Ee Plus Child(ren)		\$445	\$497	\$533	\$638	\$747	\$919	\$1,100	\$612
Ee Plus Family		\$689	\$796	\$909	\$1,079	\$1,322	\$1,660	\$2,154	\$1,666
Region 9									
Employee (Ee) Only		\$224	\$274	\$382	\$520	\$642	\$839	\$1,028	\$495
Ee Plus Spouse/Domestic Partner		\$614	\$677	\$780	\$1,068	\$1,336	\$1,666	\$2,295	\$1,762
Ee Plus Child(ren)		\$490	\$545	\$590	\$702	\$818	\$1,010	\$1,204	\$671
Ee Plus Family		\$756	\$875	\$1,001	\$1,183	\$1,450	\$1,822	\$2,365	\$1,832

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Spectrum PPO Plan 3000
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$179	\$221	\$307	\$415	\$517	\$672	\$827	\$396
	Ee Plus Spouse/Domestic Partner	\$492	\$541	\$625	\$858	\$1,069	\$1,341	\$1,842	\$1,411
	Ee Plus Child(ren)	\$389	\$441	\$471	\$562	\$660	\$814	\$967	\$536
	Ee Plus Family	\$607	\$698	\$800	\$950	\$1,164	\$1,461	\$1,898	\$1,467
Region 2	Employee (Ee) Only	\$214	\$253	\$357	\$484	\$602	\$784	\$964	\$462
	Ee Plus Spouse/Domestic Partner	\$574	\$632	\$732	\$996	\$1,243	\$1,559	\$2,150	\$1,648
	Ee Plus Child(ren)	\$459	\$510	\$552	\$656	\$764	\$945	\$1,132	\$630
	Ee Plus Family	\$705	\$817	\$932	\$1,105	\$1,354	\$1,703	\$2,212	\$1,710
Region 3	Employee (Ee) Only	\$222	\$267	\$376	\$507	\$631	\$818	\$1,007	\$483
	Ee Plus Spouse/Domestic Partner	\$601	\$658	\$765	\$1,043	\$1,303	\$1,632	\$2,248	\$1,724
	Ee Plus Child(ren)	\$478	\$536	\$573	\$689	\$802	\$989	\$1,177	\$653
	Ee Plus Family	\$741	\$854	\$977	\$1,157	\$1,419	\$1,779	\$2,315	\$1,791
Region 4	Employee (Ee) Only	\$229	\$280	\$392	\$533	\$660	\$859	\$1,059	\$509
	Ee Plus Spouse/Domestic Partner	\$627	\$693	\$800	\$1,094	\$1,366	\$1,712	\$2,355	\$1,805
	Ee Plus Child(ren)	\$503	\$560	\$602	\$723	\$838	\$1,037	\$1,236	\$686
	Ee Plus Family	\$773	\$895	\$1,026	\$1,211	\$1,487	\$1,867	\$2,425	\$1,875
Region 5	Employee (Ee) Only	\$202	\$242	\$339	\$462	\$574	\$751	\$922	\$445
	Ee Plus Spouse/Domestic Partner	\$548	\$604	\$698	\$954	\$1,189	\$1,493	\$2,053	\$1,576
	Ee Plus Child(ren)	\$442	\$487	\$529	\$626	\$733	\$906	\$1,075	\$598
	Ee Plus Family	\$680	\$781	\$891	\$1,059	\$1,295	\$1,627	\$2,118	\$1,641
Region 6	Employee (Ee) Only	\$211	\$253	\$355	\$481	\$595	\$776	\$959	\$460
	Ee Plus Spouse/Domestic Partner	\$570	\$631	\$725	\$992	\$1,237	\$1,552	\$2,132	\$1,633
	Ee Plus Child(ren)	\$454	\$507	\$547	\$650	\$762	\$939	\$1,118	\$619
	Ee Plus Family	\$703	\$808	\$927	\$1,098	\$1,347	\$1,691	\$2,200	\$1,701
Region 7	Employee (Ee) Only	\$224	\$266	\$379	\$510	\$634	\$827	\$1,015	\$487
	Ee Plus Spouse/Domestic Partner	\$608	\$670	\$769	\$1,055	\$1,315	\$1,647	\$2,267	\$1,739
	Ee Plus Child(ren)	\$480	\$537	\$579	\$692	\$806	\$998	\$1,189	\$661
	Ee Plus Family	\$749	\$862	\$987	\$1,168	\$1,430	\$1,796	\$2,332	\$1,804
Region 8	Employee (Ee) Only	\$239	\$291	\$403	\$547	\$685	\$885	\$1,091	\$526
	Ee Plus Spouse/Domestic Partner	\$648	\$712	\$823	\$1,129	\$1,411	\$1,769	\$2,430	\$1,865
	Ee Plus Child(ren)	\$519	\$573	\$625	\$741	\$868	\$1,071	\$1,273	\$708
	Ee Plus Family	\$802	\$923	\$1,054	\$1,253	\$1,538	\$1,928	\$2,507	\$1,942
Region 9	Employee (Ee) Only	\$238	\$291	\$405	\$549	\$687	\$886	\$1,090	\$525
	Ee Plus Spouse/Domestic Partner	\$651	\$715	\$828	\$1,134	\$1,413	\$1,768	\$2,434	\$1,869
	Ee Plus Child(ren)	\$518	\$578	\$624	\$744	\$869	\$1,073	\$1,280	\$715
	Ee Plus Family	\$804	\$923	\$1,057	\$1,253	\$1,538	\$1,929	\$2,511	\$1,946

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Spectrum PPO Plan 500 Value
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

	RAF 1.00							
	< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1								
Employee (Ee) Only	\$199	\$237	\$328	\$451	\$559	\$728	\$898	\$432
Ee Plus Spouse/Domestic Partner	\$534	\$586	\$682	\$926	\$1,158	\$1,448	\$1,998	\$1,532
Ee Plus Child(ren)	\$426	\$474	\$516	\$607	\$712	\$881	\$1,050	\$584
Ee Plus Family	\$658	\$758	\$868	\$1,027	\$1,262	\$1,583	\$2,056	\$1,590
Region 2								
Employee (Ee) Only	\$230	\$278	\$384	\$527	\$653	\$846	\$1,046	\$502
Ee Plus Spouse/Domestic Partner	\$624	\$685	\$792	\$1,081	\$1,348	\$1,688	\$2,326	\$1,782
Ee Plus Child(ren)	\$495	\$552	\$599	\$709	\$828	\$1,022	\$1,221	\$677
Ee Plus Family	\$764	\$884	\$1,010	\$1,198	\$1,471	\$1,842	\$2,394	\$1,850
Region 3								
Employee (Ee) Only	\$240	\$290	\$404	\$553	\$682	\$887	\$1,092	\$525
Ee Plus Spouse/Domestic Partner	\$648	\$716	\$826	\$1,134	\$1,412	\$1,766	\$2,432	\$1,865
Ee Plus Child(ren)	\$520	\$577	\$625	\$741	\$867	\$1,068	\$1,274	\$707
Ee Plus Family	\$799	\$924	\$1,057	\$1,254	\$1,535	\$1,929	\$2,504	\$1,937
Region 4								
Employee (Ee) Only	\$250	\$302	\$425	\$573	\$714	\$928	\$1,146	\$552
Ee Plus Spouse/Domestic Partner	\$682	\$749	\$867	\$1,183	\$1,478	\$1,853	\$2,550	\$1,956
Ee Plus Child(ren)	\$543	\$606	\$657	\$775	\$909	\$1,121	\$1,343	\$749
Ee Plus Family	\$838	\$970	\$1,107	\$1,308	\$1,610	\$2,020	\$2,628	\$2,034
Region 5								
Employee (Ee) Only	\$217	\$261	\$373	\$501	\$625	\$809	\$998	\$481
Ee Plus Spouse/Domestic Partner	\$598	\$656	\$755	\$1,032	\$1,290	\$1,619	\$2,223	\$1,706
Ee Plus Child(ren)	\$473	\$527	\$568	\$676	\$795	\$978	\$1,167	\$650
Ee Plus Family	\$731	\$845	\$969	\$1,146	\$1,406	\$1,760	\$2,289	\$1,772
Region 6								
Employee (Ee) Only	\$228	\$273	\$384	\$520	\$647	\$843	\$1,035	\$500
Ee Plus Spouse/Domestic Partner	\$617	\$681	\$785	\$1,075	\$1,338	\$1,682	\$2,310	\$1,775
Ee Plus Child(ren)	\$496	\$549	\$590	\$704	\$822	\$1,018	\$1,214	\$679
Ee Plus Family	\$761	\$875	\$1,006	\$1,187	\$1,457	\$1,834	\$2,377	\$1,842
Region 7								
Employee (Ee) Only	\$236	\$289	\$398	\$542	\$671	\$874	\$1,078	\$520
Ee Plus Spouse/Domestic Partner	\$641	\$709	\$817	\$1,118	\$1,393	\$1,748	\$2,405	\$1,847
Ee Plus Child(ren)	\$515	\$572	\$614	\$731	\$859	\$1,058	\$1,263	\$705
Ee Plus Family	\$793	\$917	\$1,046	\$1,237	\$1,516	\$1,905	\$2,478	\$1,920
Region 8								
Employee (Ee) Only	\$252	\$308	\$430	\$582	\$722	\$941	\$1,155	\$558
Ee Plus Spouse/Domestic Partner	\$687	\$760	\$877	\$1,196	\$1,497	\$1,873	\$2,578	\$1,981
Ee Plus Child(ren)	\$552	\$612	\$663	\$785	\$916	\$1,137	\$1,351	\$754
Ee Plus Family	\$849	\$979	\$1,120	\$1,328	\$1,626	\$2,044	\$2,656	\$2,059
Region 9								
Employee (Ee) Only	\$259	\$317	\$438	\$597	\$741	\$962	\$1,183	\$569
Ee Plus Spouse/Domestic Partner	\$706	\$775	\$895	\$1,225	\$1,530	\$1,917	\$2,639	\$2,025
Ee Plus Child(ren)	\$565	\$626	\$677	\$804	\$940	\$1,166	\$1,386	\$772
Ee Plus Family	\$870	\$1,003	\$1,149	\$1,360	\$1,666	\$2,091	\$2,721	\$2,107

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Active Choice Plan 500
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$211	\$256	\$355	\$484	\$597	\$781	\$959	\$459
	Ee Plus Spouse/Domestic Partner	\$567	\$629	\$727	\$992	\$1,240	\$1,553	\$2,140	\$1,640
	Ee Plus Child(ren)	\$455	\$506	\$549	\$653	\$761	\$943	\$1,121	\$621
	Ee Plus Family	\$704	\$811	\$935	\$1,100	\$1,348	\$1,694	\$2,204	\$1,704
Region 2	Employee (Ee) Only	\$241	\$298	\$414	\$562	\$697	\$904	\$1,119	\$541
	Ee Plus Spouse/Domestic Partner	\$667	\$733	\$849	\$1,155	\$1,445	\$1,812	\$2,490	\$1,912
	Ee Plus Child(ren)	\$531	\$590	\$639	\$758	\$890	\$1,097	\$1,309	\$731
	Ee Plus Family	\$819	\$946	\$1,085	\$1,282	\$1,574	\$1,975	\$2,565	\$1,987
Region 3	Employee (Ee) Only	\$252	\$312	\$433	\$585	\$726	\$951	\$1,171	\$563
	Ee Plus Spouse/Domestic Partner	\$697	\$766	\$887	\$1,209	\$1,509	\$1,893	\$2,602	\$1,994
	Ee Plus Child(ren)	\$558	\$618	\$667	\$795	\$927	\$1,148	\$1,366	\$758
	Ee Plus Family	\$854	\$992	\$1,133	\$1,339	\$1,644	\$2,066	\$2,684	\$2,076
Region 4	Employee (Ee) Only	\$268	\$325	\$454	\$615	\$761	\$993	\$1,225	\$590
	Ee Plus Spouse/Domestic Partner	\$727	\$802	\$928	\$1,265	\$1,581	\$1,987	\$2,731	\$2,096
	Ee Plus Child(ren)	\$581	\$648	\$700	\$830	\$971	\$1,201	\$1,435	\$800
	Ee Plus Family	\$898	\$1,036	\$1,186	\$1,405	\$1,723	\$2,161	\$2,811	\$2,176
Region 5	Employee (Ee) Only	\$233	\$284	\$398	\$541	\$669	\$868	\$1,070	\$513
	Ee Plus Spouse/Domestic Partner	\$636	\$700	\$807	\$1,106	\$1,380	\$1,730	\$2,380	\$1,823
	Ee Plus Child(ren)	\$509	\$564	\$612	\$727	\$851	\$1,046	\$1,251	\$694
	Ee Plus Family	\$784	\$902	\$1,034	\$1,227	\$1,503	\$1,890	\$2,455	\$1,898
Region 6	Employee (Ee) Only	\$242	\$294	\$411	\$557	\$692	\$901	\$1,110	\$534
	Ee Plus Spouse/Domestic Partner	\$661	\$727	\$840	\$1,150	\$1,434	\$1,796	\$2,472	\$1,896
	Ee Plus Child(ren)	\$528	\$586	\$633	\$752	\$883	\$1,090	\$1,296	\$720
	Ee Plus Family	\$815	\$940	\$1,074	\$1,271	\$1,560	\$1,960	\$2,549	\$1,973
Region 7	Employee (Ee) Only	\$253	\$312	\$438	\$591	\$738	\$957	\$1,179	\$565
	Ee Plus Spouse/Domestic Partner	\$701	\$775	\$894	\$1,220	\$1,524	\$1,909	\$2,628	\$2,014
	Ee Plus Child(ren)	\$561	\$624	\$675	\$801	\$936	\$1,157	\$1,382	\$768
	Ee Plus Family	\$867	\$1,003	\$1,143	\$1,353	\$1,660	\$2,082	\$2,709	\$2,095
Region 8	Employee (Ee) Only	\$275	\$335	\$468	\$635	\$792	\$1,028	\$1,265	\$604
	Ee Plus Spouse/Domestic Partner	\$752	\$827	\$958	\$1,308	\$1,632	\$2,046	\$2,820	\$2,159
	Ee Plus Child(ren)	\$600	\$665	\$720	\$858	\$1,003	\$1,239	\$1,477	\$816
	Ee Plus Family	\$927	\$1,070	\$1,225	\$1,448	\$1,778	\$2,229	\$2,902	\$2,241
Region 9	Employee (Ee) Only	\$279	\$336	\$469	\$638	\$788	\$1,031	\$1,268	\$609
	Ee Plus Spouse/Domestic Partner	\$754	\$832	\$961	\$1,312	\$1,637	\$2,050	\$2,829	\$2,170
	Ee Plus Child(ren)	\$605	\$670	\$725	\$860	\$1,005	\$1,244	\$1,486	\$827
	Ee Plus Family	\$929	\$1,074	\$1,230	\$1,456	\$1,783	\$2,240	\$2,913	\$2,254

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Active Choice Plan 750
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$236	\$287	\$400	\$543	\$671	\$875	\$1,078	\$517
	Ee Plus Spouse/Domestic Partner	\$642	\$707	\$817	\$1,116	\$1,391	\$1,746	\$2,402	\$1,841
	Ee Plus Child(ren)	\$513	\$570	\$613	\$734	\$855	\$1,058	\$1,262	\$701
	Ee Plus Family	\$789	\$912	\$1,046	\$1,236	\$1,518	\$1,907	\$2,477	\$1,916
Region 2	Employee (Ee) Only	\$274	\$332	\$464	\$630	\$785	\$1,021	\$1,259	\$605
	Ee Plus Spouse/Domestic Partner	\$750	\$822	\$951	\$1,303	\$1,624	\$2,035	\$2,799	\$2,145
	Ee Plus Child(ren)	\$598	\$664	\$718	\$853	\$998	\$1,232	\$1,472	\$818
	Ee Plus Family	\$924	\$1,064	\$1,219	\$1,442	\$1,768	\$2,218	\$2,884	\$2,230
Region 3	Employee (Ee) Only	\$288	\$347	\$487	\$661	\$819	\$1,065	\$1,313	\$631
	Ee Plus Spouse/Domestic Partner	\$785	\$862	\$996	\$1,359	\$1,699	\$2,126	\$2,925	\$2,243
	Ee Plus Child(ren)	\$622	\$696	\$747	\$895	\$1,045	\$1,287	\$1,535	\$853
	Ee Plus Family	\$966	\$1,115	\$1,274	\$1,509	\$1,852	\$2,320	\$3,017	\$2,335
Region 4	Employee (Ee) Only	\$300	\$367	\$509	\$692	\$858	\$1,119	\$1,379	\$663
	Ee Plus Spouse/Domestic Partner	\$819	\$902	\$1,042	\$1,424	\$1,776	\$2,235	\$3,069	\$2,353
	Ee Plus Child(ren)	\$659	\$727	\$786	\$935	\$1,094	\$1,352	\$1,610	\$894
	Ee Plus Family	\$1,013	\$1,166	\$1,334	\$1,580	\$1,937	\$2,434	\$3,162	\$2,446
Region 5	Employee (Ee) Only	\$261	\$320	\$445	\$605	\$752	\$978	\$1,201	\$576
	Ee Plus Spouse/Domestic Partner	\$712	\$787	\$910	\$1,242	\$1,549	\$1,948	\$2,678	\$2,053
	Ee Plus Child(ren)	\$570	\$637	\$687	\$817	\$953	\$1,180	\$1,408	\$783
	Ee Plus Family	\$884	\$1,016	\$1,162	\$1,379	\$1,691	\$2,124	\$2,757	\$2,132
Region 6	Employee (Ee) Only	\$271	\$330	\$462	\$627	\$778	\$1,013	\$1,246	\$600
	Ee Plus Spouse/Domestic Partner	\$741	\$816	\$943	\$1,287	\$1,608	\$2,022	\$2,778	\$2,132
	Ee Plus Child(ren)	\$592	\$660	\$712	\$848	\$990	\$1,222	\$1,461	\$815
	Ee Plus Family	\$915	\$1,054	\$1,206	\$1,429	\$1,754	\$2,199	\$2,861	\$2,215
Region 7	Employee (Ee) Only	\$289	\$347	\$490	\$665	\$827	\$1,077	\$1,326	\$637
	Ee Plus Spouse/Domestic Partner	\$788	\$866	\$1,002	\$1,368	\$1,708	\$2,144	\$2,954	\$2,265
	Ee Plus Child(ren)	\$630	\$700	\$759	\$902	\$1,050	\$1,300	\$1,551	\$862
	Ee Plus Family	\$974	\$1,121	\$1,283	\$1,520	\$1,864	\$2,336	\$3,043	\$2,354
Region 8	Employee (Ee) Only	\$310	\$376	\$526	\$713	\$886	\$1,153	\$1,420	\$682
	Ee Plus Spouse/Domestic Partner	\$844	\$930	\$1,073	\$1,469	\$1,833	\$2,298	\$3,161	\$2,423
	Ee Plus Child(ren)	\$673	\$752	\$808	\$963	\$1,127	\$1,390	\$1,662	\$924
	Ee Plus Family	\$1,043	\$1,200	\$1,378	\$1,629	\$1,996	\$2,508	\$3,261	\$2,523
Region 9	Employee (Ee) Only	\$310	\$379	\$527	\$716	\$888	\$1,156	\$1,423	\$685
	Ee Plus Spouse/Domestic Partner	\$847	\$933	\$1,078	\$1,472	\$1,838	\$2,306	\$3,171	\$2,433
	Ee Plus Child(ren)	\$678	\$752	\$811	\$968	\$1,133	\$1,395	\$1,664	\$926
	Ee Plus Family	\$1,046	\$1,206	\$1,379	\$1,635	\$2,006	\$2,515	\$3,268	\$2,530

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Spectrum PPO Plan 500 Standard
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00						
		< 30	30-39	40-49	50-54	55-59	60-64	65+ 65+**
Region 1								
Employee (Ee) Only		\$245	\$297	\$412	\$563	\$696	\$908	\$1,116
Ee Plus Spouse/Domestic Partner		\$664	\$732	\$845	\$1,155	\$1,444	\$1,812	\$2,490
Ee Plus Child(ren)		\$533	\$588	\$636	\$758	\$888	\$1,097	\$1,305
Ee Plus Family		\$821	\$948	\$1,081	\$1,286	\$1,569	\$1,975	\$2,567
Region 2								
Employee (Ee) Only		\$282	\$347	\$480	\$656	\$813	\$1,055	\$1,303
Ee Plus Spouse/Domestic Partner		\$771	\$852	\$985	\$1,346	\$1,681	\$2,108	\$2,902
Ee Plus Child(ren)		\$619	\$687	\$743	\$886	\$1,036	\$1,275	\$1,522
Ee Plus Family		\$957	\$1,102	\$1,260	\$1,495	\$1,831	\$2,300	\$2,988
Region 3								
Employee (Ee) Only		\$294	\$360	\$502	\$683	\$849	\$1,106	\$1,364
Ee Plus Spouse/Domestic Partner		\$811	\$890	\$1,030	\$1,407	\$1,758	\$2,200	\$3,032
Ee Plus Child(ren)		\$646	\$719	\$779	\$925	\$1,080	\$1,333	\$1,591
Ee Plus Family		\$1,002	\$1,153	\$1,317	\$1,560	\$1,912	\$2,404	\$3,126
Region 4								
Employee (Ee) Only		\$311	\$378	\$529	\$718	\$890	\$1,160	\$1,428
Ee Plus Spouse/Domestic Partner		\$849	\$934	\$1,081	\$1,478	\$1,845	\$2,313	\$3,182
Ee Plus Child(ren)		\$680	\$752	\$813	\$970	\$1,134	\$1,399	\$1,670
Ee Plus Family		\$1,047	\$1,207	\$1,384	\$1,634	\$2,008	\$2,520	\$3,278
Region 5								
Employee (Ee) Only		\$270	\$331	\$464	\$628	\$774	\$1,011	\$1,246
Ee Plus Spouse/Domestic Partner		\$740	\$818	\$939	\$1,289	\$1,608	\$2,018	\$2,774
Ee Plus Child(ren)		\$589	\$659	\$711	\$845	\$990	\$1,221	\$1,458
Ee Plus Family		\$913	\$1,053	\$1,207	\$1,428	\$1,751	\$2,197	\$2,862
Region 6								
Employee (Ee) Only		\$282	\$340	\$476	\$647	\$804	\$1,050	\$1,293
Ee Plus Spouse/Domestic Partner		\$769	\$846	\$978	\$1,335	\$1,669	\$2,095	\$2,878
Ee Plus Child(ren)		\$611	\$685	\$739	\$873	\$1,027	\$1,267	\$1,511
Ee Plus Family		\$949	\$1,092	\$1,248	\$1,480	\$1,819	\$2,281	\$2,967
Region 7								
Employee (Ee) Only		\$299	\$363	\$508	\$690	\$857	\$1,116	\$1,371
Ee Plus Spouse/Domestic Partner		\$817	\$898	\$1,041	\$1,425	\$1,771	\$2,224	\$3,060
Ee Plus Child(ren)		\$653	\$724	\$786	\$934	\$1,089	\$1,351	\$1,609
Ee Plus Family		\$1,008	\$1,160	\$1,330	\$1,574	\$1,931	\$2,426	\$3,153
Region 8								
Employee (Ee) Only		\$318	\$393	\$544	\$739	\$922	\$1,197	\$1,473
Ee Plus Spouse/Domestic Partner		\$874	\$963	\$1,114	\$1,523	\$1,902	\$2,387	\$3,281
Ee Plus Child(ren)		\$699	\$779	\$845	\$1,002	\$1,172	\$1,444	\$1,721
Ee Plus Family		\$1,080	\$1,245	\$1,425	\$1,687	\$2,073	\$2,600	\$3,382
Region 9								
Employee (Ee) Only		\$324	\$392	\$548	\$742	\$920	\$1,196	\$1,477
Ee Plus Spouse/Domestic Partner		\$879	\$969	\$1,116	\$1,529	\$1,905	\$2,386	\$3,290
Ee Plus Child(ren)		\$699	\$782	\$842	\$1,000	\$1,175	\$1,445	\$1,727
Ee Plus Family		\$1,083	\$1,249	\$1,430	\$1,692	\$2,074	\$2,606	\$3,386

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Savings 3000
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00						
		< 30	30-39	40-49	50-54	55-59	60-64	65+ 65+**
Region 1								
Employee (Ee) Only		\$183	\$226	\$317	\$426	\$530	\$692	\$854 \$409
Ee Plus Spouse/Domestic Partner		\$509	\$558	\$647	\$887	\$1,102	\$1,381	\$1,900 \$1,455
Ee Plus Child(ren)		\$403	\$453	\$489	\$578	\$679	\$840	\$996 \$551
Ee Plus Family		\$628	\$723	\$826	\$980	\$1,200	\$1,510	\$1,959 \$1,514
Region 2								
Employee (Ee) Only		\$221	\$263	\$369	\$499	\$623	\$801	\$996 \$479
Ee Plus Spouse/Domestic Partner		\$592	\$651	\$753	\$1,026	\$1,284	\$1,608	\$2,215 \$1,698
Ee Plus Child(ren)		\$476	\$524	\$565	\$676	\$788	\$972	\$1,162 \$645
Ee Plus Family		\$730	\$841	\$960	\$1,137	\$1,397	\$1,754	\$2,281 \$1,764
Region 3								
Employee (Ee) Only		\$229	\$275	\$382	\$522	\$649	\$842	\$1,042 \$504
Ee Plus Spouse/Domestic Partner		\$615	\$686	\$788	\$1,079	\$1,345	\$1,684	\$2,320 \$1,782
Ee Plus Child(ren)		\$497	\$551	\$593	\$707	\$826	\$1,020	\$1,213 \$675
Ee Plus Family		\$763	\$881	\$1,002	\$1,188	\$1,462	\$1,836	\$2,386 \$1,848
Region 4								
Employee (Ee) Only		\$235	\$288	\$406	\$546	\$681	\$884	\$1,090 \$521
Ee Plus Spouse/Domestic Partner		\$647	\$714	\$829	\$1,129	\$1,409	\$1,766	\$2,429 \$1,860
Ee Plus Child(ren)		\$516	\$576	\$623	\$739	\$864	\$1,068	\$1,275 \$706
Ee Plus Family		\$796	\$924	\$1,055	\$1,250	\$1,535	\$1,922	\$2,500 \$1,931
Region 5								
Employee (Ee) Only		\$210	\$250	\$351	\$479	\$592	\$772	\$947 \$455
Ee Plus Spouse/Domestic Partner		\$564	\$624	\$716	\$981	\$1,224	\$1,542	\$2,116 \$1,624
Ee Plus Child(ren)		\$452	\$501	\$542	\$646	\$754	\$929	\$1,109 \$617
Ee Plus Family		\$697	\$799	\$923	\$1,089	\$1,340	\$1,678	\$2,179 \$1,687
Region 6								
Employee (Ee) Only		\$224	\$265	\$377	\$509	\$632	\$824	\$1,015 \$489
Ee Plus Spouse/Domestic Partner		\$605	\$665	\$769	\$1,047	\$1,309	\$1,644	\$2,261 \$1,735
Ee Plus Child(ren)		\$484	\$539	\$583	\$686	\$807	\$996	\$1,187 \$661
Ee Plus Family		\$745	\$860	\$987	\$1,161	\$1,426	\$1,793	\$2,330 \$1,804
Region 7								
Employee (Ee) Only		\$211	\$251	\$351	\$479	\$595	\$776	\$956 \$460
Ee Plus Spouse/Domestic Partner		\$567	\$626	\$723	\$990	\$1,236	\$1,546	\$2,129 \$1,633
Ee Plus Child(ren)		\$455	\$505	\$543	\$649	\$755	\$938	\$1,118 \$622
Ee Plus Family		\$703	\$810	\$927	\$1,099	\$1,341	\$1,688	\$2,191 \$1,695
Region 8								
Employee (Ee) Only		\$225	\$272	\$379	\$517	\$638	\$832	\$1,026 \$494
Ee Plus Spouse/Domestic Partner		\$611	\$670	\$776	\$1,059	\$1,320	\$1,658	\$2,282 \$1,750
Ee Plus Child(ren)		\$487	\$540	\$588	\$695	\$814	\$1,002	\$1,198 \$666
Ee Plus Family		\$751	\$869	\$988	\$1,175	\$1,445	\$1,810	\$2,351 \$1,819
Region 9								
Employee (Ee) Only		\$256	\$307	\$429	\$584	\$727	\$941	\$1,160 \$554
Ee Plus Spouse/Domestic Partner		\$689	\$758	\$880	\$1,200	\$1,501	\$1,877	\$2,585 \$1,979
Ee Plus Child(ren)		\$551	\$617	\$661	\$786	\$916	\$1,136	\$1,357 \$751
Ee Plus Family		\$853	\$983	\$1,128	\$1,331	\$1,633	\$2,049	\$2,666 \$2,060

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Savings 4800
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$153	\$187	\$261	\$351	\$439	\$571	\$699	\$338
	Ee Plus Spouse/Domestic Partner	\$419	\$459	\$534	\$731	\$907	\$1,139	\$1,565	\$1,204
	Ee Plus Child(ren)	\$335	\$371	\$402	\$477	\$559	\$692	\$822	\$461
	Ee Plus Family	\$517	\$593	\$682	\$807	\$994	\$1,240	\$1,616	\$1,255
Region 2	Employee (Ee) Only	\$182	\$215	\$305	\$413	\$512	\$661	\$819	\$395
	Ee Plus Spouse/Domestic Partner	\$489	\$538	\$619	\$848	\$1,055	\$1,326	\$1,826	\$1,402
	Ee Plus Child(ren)	\$393	\$435	\$467	\$556	\$650	\$806	\$957	\$533
	Ee Plus Family	\$600	\$694	\$791	\$938	\$1,153	\$1,449	\$1,881	\$1,457
Region 3	Employee (Ee) Only	\$189	\$226	\$316	\$433	\$537	\$697	\$855	\$412
	Ee Plus Spouse/Domestic Partner	\$510	\$562	\$647	\$890	\$1,107	\$1,388	\$1,912	\$1,469
	Ee Plus Child(ren)	\$408	\$459	\$485	\$586	\$682	\$839	\$1,002	\$559
	Ee Plus Family	\$632	\$728	\$832	\$980	\$1,207	\$1,516	\$1,968	\$1,525
Region 4	Employee (Ee) Only	\$195	\$236	\$335	\$452	\$561	\$730	\$902	\$431
	Ee Plus Spouse/Domestic Partner	\$533	\$589	\$681	\$928	\$1,162	\$1,458	\$2,003	\$1,532
	Ee Plus Child(ren)	\$427	\$472	\$513	\$611	\$714	\$879	\$1,052	\$581
	Ee Plus Family	\$658	\$763	\$869	\$1,030	\$1,263	\$1,588	\$2,058	\$1,587
Region 5	Employee (Ee) Only	\$171	\$206	\$289	\$395	\$489	\$636	\$782	\$374
	Ee Plus Spouse/Domestic Partner	\$465	\$513	\$594	\$811	\$1,011	\$1,267	\$1,743	\$1,335
	Ee Plus Child(ren)	\$371	\$417	\$449	\$533	\$623	\$768	\$916	\$508
	Ee Plus Family	\$577	\$660	\$761	\$899	\$1,104	\$1,382	\$1,798	\$1,390
Region 6	Employee (Ee) Only	\$183	\$221	\$311	\$423	\$525	\$681	\$835	\$405
	Ee Plus Spouse/Domestic Partner	\$499	\$550	\$632	\$867	\$1,081	\$1,356	\$1,862	\$1,432
	Ee Plus Child(ren)	\$398	\$444	\$480	\$568	\$665	\$824	\$981	\$551
	Ee Plus Family	\$620	\$710	\$811	\$961	\$1,182	\$1,480	\$1,922	\$1,492
Region 7	Employee (Ee) Only	\$173	\$206	\$293	\$396	\$491	\$639	\$788	\$376
	Ee Plus Spouse/Domestic Partner	\$469	\$517	\$595	\$819	\$1,019	\$1,273	\$1,754	\$1,342
	Ee Plus Child(ren)	\$373	\$419	\$450	\$536	\$625	\$771	\$923	\$511
	Ee Plus Family	\$578	\$668	\$764	\$905	\$1,108	\$1,391	\$1,808	\$1,396
Region 8	Employee (Ee) Only	\$185	\$226	\$311	\$426	\$528	\$684	\$844	\$407
	Ee Plus Spouse/Domestic Partner	\$504	\$553	\$637	\$875	\$1,091	\$1,373	\$1,884	\$1,447
	Ee Plus Child(ren)	\$402	\$443	\$481	\$570	\$672	\$831	\$988	\$551
	Ee Plus Family	\$620	\$712	\$819	\$973	\$1,187	\$1,492	\$1,940	\$1,503
Region 9	Employee (Ee) Only	\$207	\$254	\$353	\$479	\$600	\$777	\$958	\$458
	Ee Plus Spouse/Domestic Partner	\$568	\$626	\$729	\$993	\$1,236	\$1,551	\$2,134	\$1,634
	Ee Plus Child(ren)	\$456	\$507	\$548	\$651	\$758	\$940	\$1,121	\$621
	Ee Plus Family	\$703	\$808	\$931	\$1,098	\$1,348	\$1,691	\$2,198	\$1,698

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Spectrum PPO Plan 750 Value
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$187	\$226	\$316	\$424	\$534	\$695	\$855	\$408
	Ee Plus Spouse/Domestic Partner	\$509	\$559	\$644	\$886	\$1,104	\$1,389	\$1,903	\$1,456
	Ee Plus Child(ren)	\$403	\$453	\$487	\$581	\$680	\$846	\$1,000	\$553
	Ee Plus Family	\$628	\$723	\$827	\$978	\$1,199	\$1,512	\$1,963	\$1,516
Region 2	Employee (Ee) Only	\$219	\$264	\$371	\$499	\$622	\$809	\$996	\$480
	Ee Plus Spouse/Domestic Partner	\$595	\$656	\$757	\$1,032	\$1,287	\$1,612	\$2,218	\$1,702
	Ee Plus Child(ren)	\$477	\$529	\$567	\$674	\$789	\$974	\$1,164	\$648
	Ee Plus Family	\$731	\$841	\$964	\$1,146	\$1,399	\$1,760	\$2,282	\$1,766
Region 3	Employee (Ee) Only	\$230	\$278	\$385	\$523	\$650	\$843	\$1,039	\$501
	Ee Plus Spouse/Domestic Partner	\$623	\$683	\$792	\$1,079	\$1,345	\$1,685	\$2,321	\$1,783
	Ee Plus Child(ren)	\$496	\$554	\$591	\$710	\$830	\$1,022	\$1,216	\$678
	Ee Plus Family	\$766	\$877	\$1,009	\$1,195	\$1,467	\$1,837	\$2,393	\$1,855
Region 4	Employee (Ee) Only	\$239	\$285	\$403	\$549	\$679	\$886	\$1,092	\$526
	Ee Plus Spouse/Domestic Partner	\$646	\$717	\$827	\$1,132	\$1,409	\$1,767	\$2,432	\$1,866
	Ee Plus Child(ren)	\$515	\$575	\$625	\$743	\$863	\$1,071	\$1,278	\$712
	Ee Plus Family	\$801	\$921	\$1,058	\$1,257	\$1,537	\$1,929	\$2,504	\$1,938
Region 5	Employee (Ee) Only	\$210	\$252	\$352	\$480	\$595	\$771	\$952	\$463
	Ee Plus Spouse/Domestic Partner	\$565	\$624	\$724	\$986	\$1,228	\$1,544	\$2,119	\$1,630
	Ee Plus Child(ren)	\$452	\$504	\$545	\$642	\$760	\$935	\$1,112	\$623
	Ee Plus Family	\$700	\$806	\$919	\$1,092	\$1,338	\$1,679	\$2,186	\$1,697
Region 6	Employee (Ee) Only	\$216	\$261	\$368	\$497	\$614	\$807	\$989	\$473
	Ee Plus Spouse/Domestic Partner	\$588	\$647	\$748	\$1,020	\$1,274	\$1,597	\$2,201	\$1,685
	Ee Plus Child(ren)	\$469	\$522	\$565	\$669	\$782	\$967	\$1,153	\$637
	Ee Plus Family	\$727	\$833	\$956	\$1,132	\$1,390	\$1,744	\$2,269	\$1,753
Region 7	Employee (Ee) Only	\$225	\$271	\$382	\$515	\$641	\$832	\$1,032	\$493
	Ee Plus Spouse/Domestic Partner	\$616	\$674	\$781	\$1,069	\$1,331	\$1,665	\$2,294	\$1,755
	Ee Plus Child(ren)	\$487	\$545	\$588	\$700	\$815	\$1,012	\$1,205	\$666
	Ee Plus Family	\$757	\$875	\$1,002	\$1,182	\$1,448	\$1,819	\$2,361	\$1,822
Region 8	Employee (Ee) Only	\$239	\$296	\$408	\$555	\$688	\$901	\$1,103	\$534
	Ee Plus Spouse/Domestic Partner	\$654	\$717	\$835	\$1,143	\$1,427	\$1,792	\$2,462	\$1,893
	Ee Plus Child(ren)	\$525	\$580	\$632	\$749	\$880	\$1,086	\$1,291	\$722
	Ee Plus Family	\$810	\$932	\$1,064	\$1,272	\$1,553	\$1,950	\$2,534	\$1,965
Region 9	Employee (Ee) Only	\$246	\$299	\$420	\$565	\$708	\$916	\$1,127	\$541
	Ee Plus Spouse/Domestic Partner	\$672	\$739	\$855	\$1,166	\$1,461	\$1,826	\$2,516	\$1,930
	Ee Plus Child(ren)	\$537	\$597	\$641	\$767	\$895	\$1,105	\$1,318	\$732
	Ee Plus Family	\$831	\$955	\$1,094	\$1,291	\$1,585	\$1,992	\$2,592	\$2,006

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Spectrum PPO Plan 1000 Value
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00						
		< 30	30-39	40-49	50-54	55-59	60-64	65+ ^{**}
Region 1								
Employee (Ee) Only		\$164	\$202	\$285	\$386	\$485	\$626	\$773
Ee Plus Spouse/Domestic Partner		\$459	\$504	\$583	\$800	\$999	\$1,254	\$1,719
Ee Plus Child(ren)		\$364	\$412	\$441	\$525	\$616	\$763	\$905
Ee Plus Family		\$566	\$653	\$748	\$884	\$1,086	\$1,365	\$1,773
Region 2								
Employee (Ee) Only		\$199	\$238	\$336	\$449	\$560	\$732	\$898
Ee Plus Spouse/Domestic Partner		\$539	\$592	\$679	\$933	\$1,161	\$1,456	\$2,006
Ee Plus Child(ren)		\$429	\$479	\$514	\$610	\$714	\$880	\$1,053
Ee Plus Family		\$661	\$763	\$870	\$1,034	\$1,263	\$1,589	\$2,060
Region 3								
Employee (Ee) Only		\$207	\$250	\$351	\$473	\$590	\$764	\$936
Ee Plus Spouse/Domestic Partner		\$561	\$616	\$714	\$977	\$1,217	\$1,524	\$2,097
Ee Plus Child(ren)		\$448	\$503	\$534	\$639	\$751	\$921	\$1,099
Ee Plus Family		\$690	\$795	\$910	\$1,080	\$1,325	\$1,661	\$2,158
Region 4								
Employee (Ee) Only		\$216	\$261	\$366	\$496	\$614	\$803	\$987
Ee Plus Spouse/Domestic Partner		\$584	\$645	\$746	\$1,021	\$1,272	\$1,598	\$2,195
Ee Plus Child(ren)		\$467	\$522	\$565	\$672	\$782	\$969	\$1,153
Ee Plus Family		\$723	\$833	\$953	\$1,132	\$1,386	\$1,745	\$2,263
Region 5								
Employee (Ee) Only		\$192	\$227	\$314	\$430	\$539	\$701	\$860
Ee Plus Spouse/Domestic Partner		\$512	\$564	\$653	\$891	\$1,107	\$1,390	\$1,917
Ee Plus Child(ren)		\$410	\$456	\$494	\$582	\$681	\$847	\$1,004
Ee Plus Family		\$634	\$728	\$832	\$987	\$1,210	\$1,516	\$1,975
Region 6								
Employee (Ee) Only		\$198	\$235	\$332	\$448	\$558	\$728	\$891
Ee Plus Spouse/Domestic Partner		\$533	\$588	\$678	\$925	\$1,152	\$1,444	\$1,991
Ee Plus Child(ren)		\$423	\$473	\$511	\$607	\$709	\$877	\$1,045
Ee Plus Family		\$658	\$757	\$868	\$1,025	\$1,259	\$1,575	\$2,053
Region 7								
Employee (Ee) Only		\$199	\$239	\$339	\$459	\$566	\$739	\$909
Ee Plus Spouse/Domestic Partner		\$544	\$598	\$691	\$943	\$1,175	\$1,473	\$2,029
Ee Plus Child(ren)		\$430	\$481	\$517	\$620	\$722	\$894	\$1,066
Ee Plus Family		\$670	\$773	\$882	\$1,046	\$1,278	\$1,607	\$2,089
Region 8								
Employee (Ee) Only		\$209	\$259	\$362	\$490	\$611	\$794	\$977
Ee Plus Spouse/Domestic Partner		\$579	\$637	\$736	\$1,010	\$1,261	\$1,581	\$2,174
Ee Plus Child(ren)		\$467	\$512	\$558	\$662	\$777	\$959	\$1,141
Ee Plus Family		\$717	\$824	\$943	\$1,122	\$1,373	\$1,727	\$2,238
Region 9								
Employee (Ee) Only		\$220	\$271	\$377	\$512	\$637	\$827	\$1,018
Ee Plus Spouse/Domestic Partner		\$609	\$667	\$774	\$1,057	\$1,320	\$1,652	\$2,275
Ee Plus Child(ren)		\$486	\$537	\$581	\$692	\$809	\$1,002	\$1,192
Ee Plus Family		\$750	\$863	\$990	\$1,170	\$1,431	\$1,799	\$2,343

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Spectrum PPO Plan 1500 Value
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$139	\$172	\$240	\$326	\$408	\$529	\$645	\$312
Ee Plus Spouse/Domestic Partner		\$384	\$425	\$491	\$673	\$837	\$1,052	\$1,442	\$1,109
Ee Plus Child(ren)		\$309	\$344	\$373	\$440	\$516	\$636	\$759	\$426
Ee Plus Family		\$474	\$545	\$629	\$739	\$914	\$1,147	\$1,491	\$1,158
Region 2									
Employee (Ee) Only		\$166	\$198	\$277	\$378	\$470	\$613	\$756	\$360
Ee Plus Spouse/Domestic Partner		\$452	\$496	\$572	\$783	\$973	\$1,222	\$1,686	\$1,290
Ee Plus Child(ren)		\$359	\$402	\$431	\$511	\$598	\$738	\$883	\$487
Ee Plus Family		\$556	\$640	\$730	\$866	\$1,059	\$1,335	\$1,731	\$1,335
Region 3									
Employee (Ee) Only		\$173	\$211	\$293	\$395	\$493	\$642	\$787	\$380
Ee Plus Spouse/Domestic Partner		\$471	\$516	\$597	\$817	\$1,018	\$1,275	\$1,758	\$1,351
Ee Plus Child(ren)		\$377	\$419	\$451	\$541	\$626	\$775	\$923	\$516
Ee Plus Family		\$582	\$670	\$769	\$907	\$1,111	\$1,393	\$1,812	\$1,405
Region 4									
Employee (Ee) Only		\$181	\$221	\$308	\$417	\$517	\$671	\$829	\$400
Ee Plus Spouse/Domestic Partner		\$491	\$540	\$629	\$858	\$1,070	\$1,342	\$1,842	\$1,413
Ee Plus Child(ren)		\$392	\$436	\$472	\$564	\$659	\$811	\$967	\$538
Ee Plus Family		\$607	\$698	\$801	\$952	\$1,166	\$1,460	\$1,903	\$1,474
Region 5									
Employee (Ee) Only		\$159	\$192	\$265	\$360	\$452	\$586	\$724	\$348
Ee Plus Spouse/Domestic Partner		\$427	\$472	\$549	\$745	\$932	\$1,169	\$1,607	\$1,231
Ee Plus Child(ren)		\$345	\$380	\$412	\$489	\$573	\$706	\$843	\$467
Ee Plus Family		\$532	\$611	\$698	\$829	\$1,016	\$1,276	\$1,656	\$1,280
Region 6									
Employee (Ee) Only		\$167	\$198	\$278	\$375	\$466	\$608	\$750	\$359
Ee Plus Spouse/Domestic Partner		\$445	\$492	\$568	\$775	\$965	\$1,213	\$1,666	\$1,275
Ee Plus Child(ren)		\$357	\$398	\$427	\$510	\$594	\$732	\$878	\$487
Ee Plus Family		\$551	\$634	\$727	\$859	\$1,053	\$1,324	\$1,720	\$1,329
Region 7									
Employee (Ee) Only		\$163	\$196	\$276	\$376	\$465	\$605	\$751	\$358
Ee Plus Spouse/Domestic Partner		\$447	\$490	\$569	\$775	\$965	\$1,212	\$1,667	\$1,274
Ee Plus Child(ren)		\$354	\$395	\$426	\$507	\$595	\$733	\$872	\$479
Ee Plus Family		\$549	\$635	\$727	\$858	\$1,051	\$1,321	\$1,719	\$1,326
Region 8									
Employee (Ee) Only		\$173	\$214	\$296	\$403	\$499	\$652	\$803	\$385
Ee Plus Spouse/Domestic Partner		\$478	\$525	\$607	\$832	\$1,039	\$1,299	\$1,787	\$1,369
Ee Plus Child(ren)		\$382	\$424	\$458	\$545	\$638	\$786	\$937	\$519
Ee Plus Family		\$590	\$679	\$776	\$923	\$1,128	\$1,417	\$1,841	\$1,423
Region 9									
Employee (Ee) Only		\$186	\$229	\$318	\$429	\$534	\$694	\$855	\$412
Ee Plus Spouse/Domestic Partner		\$507	\$562	\$649	\$884	\$1,107	\$1,386	\$1,906	\$1,463
Ee Plus Child(ren)		\$403	\$453	\$490	\$582	\$683	\$839	\$1,000	\$557
Ee Plus Family		\$629	\$724	\$828	\$982	\$1,204	\$1,509	\$1,966	\$1,523

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Savings 1800
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$335	\$411	\$572	\$775	\$966	\$1,255	\$1,548	\$745
	Ee Plus Spouse/Domestic Partner	\$920	\$1,014	\$1,167	\$1,599	\$1,993	\$2,496	\$3,442	\$2,639
	Ee Plus Child(ren)	\$733	\$816	\$885	\$1,049	\$1,227	\$1,516	\$1,808	\$1,005
	Ee Plus Family	\$1,135	\$1,309	\$1,504	\$1,773	\$2,173	\$2,726	\$3,542	\$2,739
Region 2	Employee (Ee) Only	\$390	\$482	\$666	\$905	\$1,122	\$1,460	\$1,800	\$863
	Ee Plus Spouse/Domestic Partner	\$1,074	\$1,180	\$1,361	\$1,861	\$2,313	\$2,919	\$4,006	\$3,069
	Ee Plus Child(ren)	\$852	\$951	\$1,029	\$1,218	\$1,430	\$1,767	\$2,103	\$1,166
	Ee Plus Family	\$1,324	\$1,519	\$1,738	\$2,064	\$2,531	\$3,180	\$4,130	\$3,193
Region 3	Employee (Ee) Only	\$405	\$502	\$694	\$944	\$1,172	\$1,530	\$1,879	\$901
	Ee Plus Spouse/Domestic Partner	\$1,114	\$1,233	\$1,424	\$1,947	\$2,424	\$3,050	\$4,195	\$3,217
	Ee Plus Child(ren)	\$885	\$993	\$1,079	\$1,278	\$1,501	\$1,841	\$2,199	\$1,221
	Ee Plus Family	\$1,377	\$1,585	\$1,822	\$2,157	\$2,643	\$3,323	\$4,315	\$3,337
Region 4	Employee (Ee) Only	\$431	\$517	\$728	\$991	\$1,227	\$1,599	\$1,966	\$948
	Ee Plus Spouse/Domestic Partner	\$1,177	\$1,293	\$1,490	\$2,036	\$2,542	\$3,195	\$4,393	\$3,375
	Ee Plus Child(ren)	\$934	\$1,045	\$1,132	\$1,339	\$1,564	\$1,940	\$2,306	\$1,288
	Ee Plus Family	\$1,447	\$1,671	\$1,907	\$2,260	\$2,774	\$3,477	\$4,527	\$3,509
Region 5	Employee (Ee) Only	\$361	\$437	\$612	\$832	\$1,034	\$1,341	\$1,654	\$795
	Ee Plus Spouse/Domestic Partner	\$990	\$1,080	\$1,255	\$1,706	\$2,135	\$2,674	\$3,683	\$2,824
	Ee Plus Child(ren)	\$789	\$876	\$939	\$1,123	\$1,315	\$1,623	\$1,935	\$1,076
	Ee Plus Family	\$1,214	\$1,399	\$1,601	\$1,899	\$2,325	\$2,923	\$3,792	\$2,933
Region 6	Employee (Ee) Only	\$389	\$469	\$653	\$888	\$1,101	\$1,442	\$1,771	\$849
	Ee Plus Spouse/Domestic Partner	\$1,057	\$1,158	\$1,343	\$1,834	\$2,287	\$2,863	\$3,949	\$3,027
	Ee Plus Child(ren)	\$844	\$942	\$1,008	\$1,201	\$1,401	\$1,740	\$2,071	\$1,149
	Ee Plus Family	\$1,303	\$1,501	\$1,714	\$2,030	\$2,488	\$3,130	\$4,061	\$3,139
Region 7	Employee (Ee) Only	\$358	\$443	\$613	\$835	\$1,039	\$1,347	\$1,666	\$795
	Ee Plus Spouse/Domestic Partner	\$987	\$1,090	\$1,257	\$1,723	\$2,153	\$2,699	\$3,709	\$2,838
	Ee Plus Child(ren)	\$789	\$880	\$951	\$1,133	\$1,322	\$1,633	\$1,950	\$1,079
	Ee Plus Family	\$1,223	\$1,406	\$1,611	\$1,913	\$2,339	\$2,939	\$3,822	\$2,951
Region 8	Employee (Ee) Only	\$386	\$475	\$659	\$900	\$1,114	\$1,455	\$1,789	\$860
	Ee Plus Spouse/Domestic Partner	\$1,062	\$1,173	\$1,347	\$1,850	\$2,308	\$2,897	\$3,977	\$3,048
	Ee Plus Child(ren)	\$848	\$945	\$1,018	\$1,216	\$1,423	\$1,752	\$2,091	\$1,162
	Ee Plus Family	\$1,310	\$1,508	\$1,729	\$2,050	\$2,510	\$3,158	\$4,100	\$3,171
Region 9	Employee (Ee) Only	\$439	\$537	\$748	\$1,020	\$1,258	\$1,644	\$2,012	\$974
	Ee Plus Spouse/Domestic Partner	\$1,207	\$1,329	\$1,527	\$2,097	\$2,617	\$3,271	\$4,497	\$3,459
	Ee Plus Child(ren)	\$961	\$1,070	\$1,154	\$1,372	\$1,601	\$1,982	\$2,364	\$1,326
	Ee Plus Family	\$1,483	\$1,714	\$1,963	\$2,316	\$2,844	\$3,575	\$4,640	\$3,602

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Spectrum PPO Plan 2000 Value
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$109	\$136	\$192	\$258	\$322	\$418	\$511	\$246
Ee Plus Spouse/Domestic Partner		\$304	\$336	\$388	\$534	\$661	\$833	\$1,141	\$876
Ee Plus Child(ren)		\$244	\$273	\$295	\$348	\$409	\$504	\$602	\$337
Ee Plus Family		\$375	\$432	\$499	\$586	\$722	\$907	\$1,181	\$916
Region 2									
Employee (Ee) Only		\$131	\$159	\$220	\$300	\$372	\$485	\$596	\$285
Ee Plus Spouse/Domestic Partner		\$356	\$392	\$454	\$619	\$772	\$966	\$1,334	\$1,023
Ee Plus Child(ren)		\$284	\$319	\$342	\$406	\$475	\$585	\$700	\$389
Ee Plus Family		\$441	\$506	\$579	\$687	\$839	\$1,057	\$1,372	\$1,061
Region 3									
Employee (Ee) Only		\$136	\$167	\$232	\$313	\$390	\$508	\$623	\$301
Ee Plus Spouse/Domestic Partner		\$374	\$408	\$472	\$647	\$806	\$1,009	\$1,393	\$1,071
Ee Plus Child(ren)		\$298	\$333	\$356	\$427	\$496	\$614	\$731	\$409
Ee Plus Family		\$462	\$531	\$607	\$718	\$879	\$1,104	\$1,437	\$1,115
Region 4									
Employee (Ee) Only		\$141	\$175	\$244	\$332	\$410	\$533	\$656	\$316
Ee Plus Spouse/Domestic Partner		\$388	\$427	\$499	\$679	\$848	\$1,061	\$1,460	\$1,120
Ee Plus Child(ren)		\$311	\$345	\$373	\$446	\$522	\$644	\$765	\$425
Ee Plus Family		\$481	\$551	\$634	\$753	\$924	\$1,157	\$1,506	\$1,166
Region 5									
Employee (Ee) Only		\$127	\$152	\$210	\$285	\$356	\$463	\$574	\$277
Ee Plus Spouse/Domestic Partner		\$338	\$373	\$436	\$589	\$739	\$926	\$1,272	\$975
Ee Plus Child(ren)		\$274	\$301	\$328	\$385	\$454	\$559	\$669	\$372
Ee Plus Family		\$420	\$483	\$551	\$656	\$805	\$1,010	\$1,312	\$1,015
Region 6									
Employee (Ee) Only		\$131	\$157	\$221	\$297	\$370	\$481	\$595	\$285
Ee Plus Spouse/Domestic Partner		\$352	\$389	\$452	\$613	\$765	\$961	\$1,321	\$1,011
Ee Plus Child(ren)		\$284	\$315	\$339	\$404	\$471	\$580	\$695	\$385
Ee Plus Family		\$438	\$503	\$576	\$682	\$835	\$1,049	\$1,363	\$1,053
Region 7									
Employee (Ee) Only		\$130	\$157	\$219	\$298	\$370	\$480	\$594	\$283
Ee Plus Spouse/Domestic Partner		\$353	\$387	\$451	\$613	\$763	\$960	\$1,320	\$1,009
Ee Plus Child(ren)		\$281	\$312	\$337	\$402	\$472	\$581	\$693	\$382
Ee Plus Family		\$436	\$503	\$576	\$679	\$832	\$1,049	\$1,362	\$1,051
Region 8									
Employee (Ee) Only		\$136	\$170	\$237	\$318	\$395	\$516	\$637	\$307
Ee Plus Spouse/Domestic Partner		\$379	\$417	\$481	\$659	\$824	\$1,028	\$1,415	\$1,085
Ee Plus Child(ren)		\$302	\$337	\$362	\$430	\$504	\$622	\$742	\$412
Ee Plus Family		\$467	\$537	\$615	\$731	\$894	\$1,123	\$1,458	\$1,128
Region 9									
Employee (Ee) Only		\$149	\$181	\$250	\$339	\$423	\$551	\$677	\$326
Ee Plus Spouse/Domestic Partner		\$400	\$446	\$513	\$703	\$876	\$1,099	\$1,512	\$1,161
Ee Plus Child(ren)		\$321	\$357	\$389	\$462	\$543	\$662	\$793	\$442
Ee Plus Family		\$498	\$575	\$657	\$780	\$954	\$1,197	\$1,560	\$1,209

*To be adjusted by risk adjustment factors.
 **When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Savings 2000
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$297	\$361	\$505	\$682	\$852	\$1,106	\$1,367	\$657
Ee Plus Spouse/Domestic Partner		\$811	\$893	\$1,029	\$1,410	\$1,757	\$2,199	\$3,033	\$2,323
Ee Plus Child(ren)		\$646	\$720	\$780	\$924	\$1,080	\$1,337	\$1,594	\$884
Ee Plus Family		\$1,002	\$1,155	\$1,326	\$1,563	\$1,916	\$2,402	\$3,122	\$2,412
Region 2									
Employee (Ee) Only		\$343	\$424	\$585	\$798	\$986	\$1,287	\$1,586	\$760
Ee Plus Spouse/Domestic Partner		\$946	\$1,039	\$1,198	\$1,641	\$2,039	\$2,572	\$3,532	\$2,706
Ee Plus Child(ren)		\$751	\$837	\$908	\$1,074	\$1,259	\$1,557	\$1,853	\$1,027
Ee Plus Family		\$1,167	\$1,339	\$1,532	\$1,821	\$2,231	\$2,802	\$3,637	\$2,811
Region 3									
Employee (Ee) Only		\$359	\$444	\$612	\$830	\$1,031	\$1,348	\$1,655	\$796
Ee Plus Spouse/Domestic Partner		\$983	\$1,085	\$1,256	\$1,713	\$2,136	\$2,690	\$3,697	\$2,838
Ee Plus Child(ren)		\$780	\$876	\$951	\$1,126	\$1,324	\$1,624	\$1,938	\$1,079
Ee Plus Family		\$1,214	\$1,396	\$1,606	\$1,901	\$2,331	\$2,927	\$3,799	\$2,940
Region 4									
Employee (Ee) Only		\$382	\$456	\$641	\$874	\$1,080	\$1,410	\$1,734	\$834
Ee Plus Spouse/Domestic Partner		\$1,035	\$1,139	\$1,314	\$1,795	\$2,239	\$2,815	\$3,872	\$2,972
Ee Plus Child(ren)		\$824	\$920	\$997	\$1,181	\$1,379	\$1,709	\$2,033	\$1,133
Ee Plus Family		\$1,276	\$1,472	\$1,682	\$1,993	\$2,445	\$3,064	\$3,989	\$3,089
Region 5									
Employee (Ee) Only		\$318	\$383	\$541	\$730	\$912	\$1,181	\$1,457	\$701
Ee Plus Spouse/Domestic Partner		\$871	\$951	\$1,106	\$1,503	\$1,880	\$2,356	\$3,245	\$2,489
Ee Plus Child(ren)		\$695	\$772	\$827	\$988	\$1,159	\$1,429	\$1,706	\$950
Ee Plus Family		\$1,070	\$1,234	\$1,411	\$1,676	\$2,049	\$2,575	\$3,344	\$2,588
Region 6									
Employee (Ee) Only		\$343	\$415	\$577	\$783	\$972	\$1,272	\$1,560	\$747
Ee Plus Spouse/Domestic Partner		\$932	\$1,021	\$1,183	\$1,617	\$2,015	\$2,521	\$3,479	\$2,666
Ee Plus Child(ren)		\$745	\$830	\$889	\$1,059	\$1,235	\$1,533	\$1,825	\$1,012
Ee Plus Family		\$1,149	\$1,323	\$1,513	\$1,788	\$2,192	\$2,758	\$3,579	\$2,766
Region 7									
Employee (Ee) Only		\$314	\$391	\$541	\$736	\$916	\$1,187	\$1,468	\$701
Ee Plus Spouse/Domestic Partner		\$870	\$960	\$1,108	\$1,519	\$1,897	\$2,378	\$3,270	\$2,503
Ee Plus Child(ren)		\$695	\$775	\$837	\$998	\$1,166	\$1,437	\$1,719	\$952
Ee Plus Family		\$1,077	\$1,240	\$1,423	\$1,684	\$2,063	\$2,590	\$3,369	\$2,602
Region 8									
Employee (Ee) Only		\$339	\$418	\$581	\$793	\$983	\$1,280	\$1,577	\$757
Ee Plus Spouse/Domestic Partner		\$935	\$1,032	\$1,187	\$1,628	\$2,035	\$2,553	\$3,504	\$2,684
Ee Plus Child(ren)		\$749	\$833	\$898	\$1,073	\$1,254	\$1,545	\$1,842	\$1,022
Ee Plus Family		\$1,156	\$1,331	\$1,523	\$1,806	\$2,212	\$2,782	\$3,613	\$2,793
Region 9									
Employee (Ee) Only		\$387	\$473	\$660	\$899	\$1,109	\$1,447	\$1,775	\$858
Ee Plus Spouse/Domestic Partner		\$1,061	\$1,171	\$1,345	\$1,848	\$2,306	\$2,880	\$3,960	\$3,043
Ee Plus Child(ren)		\$847	\$944	\$1,015	\$1,209	\$1,411	\$1,747	\$2,082	\$1,165
Ee Plus Family		\$1,305	\$1,510	\$1,730	\$2,041	\$2,505	\$3,148	\$4,089	\$3,172

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Shield Savings QS 4800
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$133	\$164	\$227	\$307	\$382	\$496	\$609	\$295
	Ee Plus Spouse/Domestic Partner	\$363	\$399	\$466	\$636	\$789	\$991	\$1,362	\$1,048
	Ee Plus Child(ren)	\$290	\$323	\$351	\$416	\$486	\$602	\$714	\$400
	Ee Plus Family	\$449	\$515	\$593	\$703	\$864	\$1,079	\$1,406	\$1,092
Region 2	Employee (Ee) Only	\$158	\$187	\$265	\$358	\$445	\$575	\$712	\$345
	Ee Plus Spouse/Domestic Partner	\$426	\$468	\$540	\$738	\$918	\$1,153	\$1,589	\$1,222
	Ee Plus Child(ren)	\$343	\$380	\$405	\$484	\$565	\$702	\$832	\$465
	Ee Plus Family	\$522	\$604	\$688	\$816	\$1,003	\$1,258	\$1,637	\$1,270
Region 3	Employee (Ee) Only	\$166	\$197	\$274	\$377	\$467	\$606	\$743	\$359
	Ee Plus Spouse/Domestic Partner	\$443	\$488	\$563	\$774	\$962	\$1,206	\$1,664	\$1,280
	Ee Plus Child(ren)	\$356	\$398	\$422	\$509	\$593	\$730	\$871	\$487
	Ee Plus Family	\$550	\$633	\$724	\$853	\$1,049	\$1,318	\$1,712	\$1,328
Region 4	Employee (Ee) Only	\$169	\$206	\$290	\$394	\$488	\$635	\$784	\$376
	Ee Plus Spouse/Domestic Partner	\$465	\$512	\$592	\$808	\$1,011	\$1,268	\$1,743	\$1,335
	Ee Plus Child(ren)	\$372	\$409	\$447	\$533	\$620	\$767	\$915	\$507
	Ee Plus Family	\$572	\$664	\$755	\$896	\$1,099	\$1,382	\$1,790	\$1,382
Region 5	Employee (Ee) Only	\$149	\$180	\$251	\$345	\$426	\$554	\$680	\$325
	Ee Plus Spouse/Domestic Partner	\$403	\$447	\$516	\$705	\$880	\$1,102	\$1,517	\$1,162
	Ee Plus Child(ren)	\$323	\$362	\$392	\$465	\$542	\$668	\$796	\$441
	Ee Plus Family	\$502	\$574	\$662	\$782	\$960	\$1,203	\$1,563	\$1,208
Region 6	Employee (Ee) Only	\$154	\$187	\$263	\$356	\$442	\$573	\$705	\$343
	Ee Plus Spouse/Domestic Partner	\$421	\$464	\$533	\$733	\$911	\$1,144	\$1,570	\$1,208
	Ee Plus Child(ren)	\$335	\$375	\$404	\$479	\$562	\$694	\$827	\$465
	Ee Plus Family	\$523	\$600	\$684	\$812	\$997	\$1,247	\$1,621	\$1,259
Region 7	Employee (Ee) Only	\$150	\$180	\$255	\$345	\$427	\$556	\$684	\$326
	Ee Plus Spouse/Domestic Partner	\$407	\$449	\$518	\$712	\$887	\$1,108	\$1,526	\$1,168
	Ee Plus Child(ren)	\$324	\$363	\$392	\$467	\$543	\$670	\$804	\$446
	Ee Plus Family	\$503	\$582	\$665	\$787	\$964	\$1,210	\$1,573	\$1,215
Region 8	Employee (Ee) Only	\$162	\$197	\$270	\$369	\$459	\$595	\$734	\$355
	Ee Plus Spouse/Domestic Partner	\$437	\$480	\$554	\$761	\$949	\$1,193	\$1,637	\$1,258
	Ee Plus Child(ren)	\$350	\$386	\$418	\$496	\$583	\$723	\$858	\$479
	Ee Plus Family	\$540	\$619	\$713	\$846	\$1,032	\$1,297	\$1,687	\$1,308
Region 9	Employee (Ee) Only	\$173	\$213	\$297	\$403	\$504	\$655	\$808	\$386
	Ee Plus Spouse/Domestic Partner	\$478	\$529	\$615	\$837	\$1,041	\$1,307	\$1,798	\$1,376
	Ee Plus Child(ren)	\$384	\$426	\$461	\$549	\$639	\$792	\$946	\$524
	Ee Plus Family	\$594	\$682	\$784	\$925	\$1,136	\$1,424	\$1,852	\$1,430

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Base PPO 30
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$160	\$190	\$263	\$362	\$448	\$584	\$720	\$346
	Ee Plus Spouse/Domestic Partner	\$428	\$470	\$547	\$743	\$929	\$1,161	\$1,602	\$1,228
	Ee Plus Child(ren)	\$342	\$380	\$414	\$487	\$571	\$707	\$842	\$468
	Ee Plus Family	\$528	\$608	\$696	\$824	\$1,012	\$1,270	\$1,649	\$1,275
Region 2	Employee (Ee) Only	\$184	\$223	\$308	\$423	\$524	\$678	\$839	\$403
	Ee Plus Spouse/Domestic Partner	\$500	\$549	\$635	\$867	\$1,081	\$1,354	\$1,865	\$1,429
	Ee Plus Child(ren)	\$397	\$443	\$480	\$569	\$664	\$820	\$979	\$543
	Ee Plus Family	\$613	\$709	\$810	\$961	\$1,180	\$1,477	\$1,920	\$1,484
Region 3	Employee (Ee) Only	\$192	\$233	\$324	\$444	\$547	\$711	\$876	\$421
	Ee Plus Spouse/Domestic Partner	\$520	\$574	\$662	\$909	\$1,132	\$1,416	\$1,950	\$1,495
	Ee Plus Child(ren)	\$417	\$463	\$501	\$594	\$695	\$857	\$1,022	\$567
	Ee Plus Family	\$641	\$741	\$848	\$1,006	\$1,231	\$1,547	\$2,008	\$1,553
Region 4	Employee (Ee) Only	\$201	\$242	\$341	\$460	\$573	\$744	\$919	\$443
	Ee Plus Spouse/Domestic Partner	\$547	\$601	\$695	\$949	\$1,185	\$1,486	\$2,045	\$1,569
	Ee Plus Child(ren)	\$435	\$486	\$527	\$622	\$729	\$899	\$1,077	\$601
	Ee Plus Family	\$672	\$778	\$888	\$1,049	\$1,291	\$1,620	\$2,108	\$1,632
Region 5	Employee (Ee) Only	\$174	\$209	\$299	\$402	\$501	\$649	\$800	\$386
	Ee Plus Spouse/Domestic Partner	\$480	\$526	\$606	\$828	\$1,035	\$1,298	\$1,783	\$1,369
	Ee Plus Child(ren)	\$379	\$423	\$456	\$542	\$638	\$784	\$936	\$522
	Ee Plus Family	\$586	\$678	\$777	\$919	\$1,128	\$1,412	\$1,836	\$1,422
Region 6	Employee (Ee) Only	\$183	\$219	\$308	\$417	\$519	\$676	\$830	\$401
	Ee Plus Spouse/Domestic Partner	\$495	\$546	\$630	\$862	\$1,073	\$1,349	\$1,853	\$1,424
	Ee Plus Child(ren)	\$398	\$440	\$473	\$565	\$659	\$816	\$974	\$545
	Ee Plus Family	\$610	\$702	\$807	\$952	\$1,169	\$1,471	\$1,906	\$1,477
Region 7	Employee (Ee) Only	\$189	\$232	\$319	\$435	\$538	\$701	\$865	\$417
	Ee Plus Spouse/Domestic Partner	\$514	\$569	\$655	\$897	\$1,117	\$1,402	\$1,929	\$1,481
	Ee Plus Child(ren)	\$413	\$459	\$492	\$586	\$689	\$849	\$1,013	\$565
	Ee Plus Family	\$636	\$735	\$839	\$992	\$1,216	\$1,528	\$1,987	\$1,539
Region 8	Employee (Ee) Only	\$202	\$247	\$345	\$467	\$579	\$755	\$926	\$448
	Ee Plus Spouse/Domestic Partner	\$551	\$610	\$703	\$959	\$1,201	\$1,502	\$2,068	\$1,590
	Ee Plus Child(ren)	\$443	\$491	\$532	\$630	\$735	\$912	\$1,084	\$606
	Ee Plus Family	\$681	\$785	\$898	\$1,065	\$1,304	\$1,639	\$2,130	\$1,652
Region 9	Employee (Ee) Only	\$208	\$254	\$351	\$479	\$594	\$772	\$949	\$456
	Ee Plus Spouse/Domestic Partner	\$566	\$622	\$718	\$982	\$1,227	\$1,537	\$2,116	\$1,623
	Ee Plus Child(ren)	\$453	\$502	\$543	\$645	\$754	\$935	\$1,112	\$619
	Ee Plus Family	\$698	\$804	\$921	\$1,091	\$1,336	\$1,677	\$2,182	\$1,689

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Base PPO 40
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1									
Employee (Ee) Only		\$140	\$166	\$230	\$317	\$392	\$511	\$630	\$303
Ee Plus Spouse/Domestic Partner		\$375	\$411	\$479	\$650	\$813	\$1,016	\$1,403	\$1,076
Ee Plus Child(ren)		\$299	\$333	\$362	\$426	\$500	\$618	\$737	\$410
Ee Plus Family		\$462	\$532	\$609	\$721	\$886	\$1,111	\$1,443	\$1,116
Region 2									
Employee (Ee) Only		\$161	\$195	\$270	\$370	\$458	\$594	\$734	\$352
Ee Plus Spouse/Domestic Partner		\$438	\$481	\$556	\$759	\$946	\$1,185	\$1,633	\$1,251
Ee Plus Child(ren)		\$347	\$388	\$420	\$498	\$581	\$717	\$857	\$475
Ee Plus Family		\$536	\$621	\$709	\$841	\$1,033	\$1,293	\$1,681	\$1,299
Region 3									
Employee (Ee) Only		\$168	\$204	\$284	\$388	\$479	\$623	\$767	\$369
Ee Plus Spouse/Domestic Partner		\$455	\$503	\$580	\$796	\$991	\$1,240	\$1,707	\$1,309
Ee Plus Child(ren)		\$365	\$405	\$439	\$520	\$609	\$750	\$894	\$496
Ee Plus Family		\$561	\$649	\$742	\$880	\$1,078	\$1,354	\$1,758	\$1,360
Region 4									
Employee (Ee) Only		\$176	\$212	\$298	\$402	\$501	\$651	\$804	\$388
Ee Plus Spouse/Domestic Partner		\$479	\$526	\$609	\$830	\$1,038	\$1,301	\$1,790	\$1,374
Ee Plus Child(ren)		\$381	\$425	\$461	\$544	\$638	\$787	\$943	\$527
Ee Plus Family		\$588	\$681	\$777	\$918	\$1,130	\$1,418	\$1,845	\$1,429
Region 5									
Employee (Ee) Only		\$152	\$183	\$262	\$352	\$439	\$568	\$701	\$338
Ee Plus Spouse/Domestic Partner		\$420	\$461	\$530	\$724	\$906	\$1,137	\$1,561	\$1,198
Ee Plus Child(ren)		\$332	\$370	\$399	\$475	\$558	\$687	\$819	\$456
Ee Plus Family		\$513	\$593	\$680	\$804	\$987	\$1,236	\$1,607	\$1,244
Region 6									
Employee (Ee) Only		\$160	\$192	\$270	\$365	\$454	\$592	\$727	\$351
Ee Plus Spouse/Domestic Partner		\$433	\$478	\$551	\$755	\$939	\$1,181	\$1,622	\$1,246
Ee Plus Child(ren)		\$348	\$385	\$414	\$494	\$577	\$715	\$852	\$476
Ee Plus Family		\$534	\$614	\$706	\$833	\$1,023	\$1,287	\$1,669	\$1,293
Region 7									
Employee (Ee) Only		\$166	\$203	\$279	\$380	\$471	\$614	\$757	\$365
Ee Plus Spouse/Domestic Partner		\$450	\$498	\$574	\$785	\$978	\$1,227	\$1,688	\$1,296
Ee Plus Child(ren)		\$362	\$402	\$431	\$513	\$603	\$743	\$887	\$495
Ee Plus Family		\$557	\$644	\$734	\$868	\$1,064	\$1,337	\$1,740	\$1,348
Region 8									
Employee (Ee) Only		\$177	\$216	\$302	\$409	\$507	\$661	\$811	\$392
Ee Plus Spouse/Domestic Partner		\$482	\$534	\$616	\$840	\$1,051	\$1,315	\$1,810	\$1,391
Ee Plus Child(ren)		\$388	\$430	\$465	\$551	\$643	\$798	\$948	\$529
Ee Plus Family		\$596	\$687	\$786	\$932	\$1,141	\$1,435	\$1,865	\$1,446
Region 9									
Employee (Ee) Only		\$182	\$223	\$307	\$419	\$520	\$675	\$830	\$399
Ee Plus Spouse/Domestic Partner		\$496	\$544	\$628	\$860	\$1,074	\$1,346	\$1,853	\$1,422
Ee Plus Child(ren)		\$397	\$439	\$475	\$564	\$660	\$819	\$973	\$542
Ee Plus Family		\$611	\$704	\$807	\$955	\$1,170	\$1,468	\$1,910	\$1,479

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

Question 10 - Current Monthly Rates
Annual Rate Monthly Rate x 12

Base PPO 50
Standard Employee Risk Rates* Per Month
Effective 01/01/11 - 06/30/2011

		RAF 1.00							
		< 30	30-39	40-49	50-54	55-59	60-64	65+	65+**
Region 1	Employee (Ee) Only	\$125	\$149	\$206	\$283	\$350	\$456	\$563	\$271
	Ee Plus Spouse/Domestic Partner	\$335	\$367	\$428	\$581	\$726	\$908	\$1,253	\$961
	Ee Plus Child(ren)	\$267	\$297	\$324	\$381	\$446	\$552	\$658	\$366
	Ee Plus Family	\$413	\$475	\$544	\$644	\$791	\$993	\$1,289	\$997
Region 2	Employee (Ee) Only	\$144	\$174	\$241	\$330	\$409	\$530	\$656	\$315
	Ee Plus Spouse/Domestic Partner	\$391	\$429	\$497	\$678	\$845	\$1,058	\$1,458	\$1,117
	Ee Plus Child(ren)	\$310	\$346	\$376	\$445	\$519	\$641	\$766	\$425
	Ee Plus Family	\$479	\$554	\$633	\$751	\$922	\$1,155	\$1,501	\$1,160
Region 3	Employee (Ee) Only	\$150	\$182	\$253	\$347	\$428	\$556	\$685	\$329
	Ee Plus Spouse/Domestic Partner	\$406	\$449	\$518	\$711	\$885	\$1,107	\$1,525	\$1,169
	Ee Plus Child(ren)	\$326	\$362	\$392	\$465	\$544	\$670	\$799	\$443
	Ee Plus Family	\$501	\$579	\$663	\$786	\$962	\$1,209	\$1,570	\$1,214
Region 4	Employee (Ee) Only	\$157	\$189	\$266	\$359	\$448	\$582	\$719	\$346
	Ee Plus Spouse/Domestic Partner	\$428	\$470	\$544	\$742	\$927	\$1,162	\$1,599	\$1,226
	Ee Plus Child(ren)	\$340	\$380	\$412	\$486	\$570	\$703	\$842	\$469
	Ee Plus Family	\$525	\$608	\$694	\$820	\$1,009	\$1,267	\$1,648	\$1,275
Region 5	Employee (Ee) Only	\$136	\$164	\$234	\$314	\$392	\$507	\$626	\$302
	Ee Plus Spouse/Domestic Partner	\$375	\$411	\$473	\$647	\$809	\$1,015	\$1,394	\$1,070
	Ee Plus Child(ren)	\$297	\$330	\$356	\$424	\$498	\$613	\$732	\$408
	Ee Plus Family	\$458	\$530	\$608	\$719	\$882	\$1,104	\$1,435	\$1,111
Region 6	Employee (Ee) Only	\$143	\$171	\$241	\$326	\$406	\$529	\$649	\$314
	Ee Plus Spouse/Domestic Partner	\$387	\$427	\$492	\$674	\$839	\$1,055	\$1,448	\$1,113
	Ee Plus Child(ren)	\$311	\$344	\$370	\$441	\$515	\$638	\$761	\$426
	Ee Plus Family	\$477	\$549	\$631	\$744	\$914	\$1,150	\$1,490	\$1,155
Region 7	Employee (Ee) Only	\$148	\$181	\$250	\$340	\$421	\$548	\$676	\$326
	Ee Plus Spouse/Domestic Partner	\$402	\$445	\$512	\$701	\$873	\$1,096	\$1,508	\$1,158
	Ee Plus Child(ren)	\$323	\$359	\$385	\$458	\$539	\$663	\$792	\$442
	Ee Plus Family	\$497	\$575	\$656	\$776	\$951	\$1,194	\$1,554	\$1,204
Region 8	Employee (Ee) Only	\$158	\$193	\$270	\$365	\$453	\$590	\$724	\$350
	Ee Plus Spouse/Domestic Partner	\$431	\$477	\$550	\$750	\$939	\$1,174	\$1,616	\$1,242
	Ee Plus Child(ren)	\$346	\$384	\$416	\$492	\$574	\$713	\$847	\$473
	Ee Plus Family	\$532	\$614	\$702	\$833	\$1,020	\$1,282	\$1,665	\$1,291
Region 9	Employee (Ee) Only	\$162	\$199	\$275	\$374	\$465	\$603	\$742	\$357
	Ee Plus Spouse/Domestic Partner	\$443	\$486	\$561	\$768	\$959	\$1,202	\$1,655	\$1,270
	Ee Plus Child(ren)	\$354	\$393	\$424	\$504	\$589	\$731	\$869	\$484
	Ee Plus Family	\$545	\$629	\$720	\$853	\$1,045	\$1,311	\$1,706	\$1,321

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

SMALL EMPLOYER RATING REGION DEFINITIONS
Effective July 1, 2011

Rating Region	Counties
1	Butte, Colusa, Fresno, Glenn, Humboldt, Imperial, Kern, Kings, Madera, Mariposa, Mendocino, Merced, San Luis Obispo, Sierra, Sonoma, Stanislaus, Tulare, Yolo
2	Del Norte, Inyo, Lassen, Modoc, Mono, Nevada, Plumas, Sacramento, San Benito, Santa Clara, Shasta, Siskiyou, Trinity, Tuolumne
3	Alameda, Contra Costa, Monterey, Napa, Placer, San Francisco, San Joaquin, Santa Cruz, Sutter, Tehama, Yuba
4	Alpine, Amador, Calaveras, El Dorado, Lake, Marin, San Mateo, Solano
5	San Bernardino, Santa Barbara
6	Los Angeles zip codes: 90247-90251, 90260-90261, 90265, 90274-90275, 90500-90510, 90601-90610, 90612, 90637-90639, 90640, 90650-90652, 90659-90662, 90665, 90670-90671, 90701-90704, 90706-90707, 90710-90717, 90723, 90731-90734, 90744-90749, 90755, 90800-90810, 90813-90815, 90822, 90831-90835, 90840, 90842, 90844-90848, 90853, 90888, 90895, 90899, 91001-91003, 91006-91012, 91016-91017, 91020-91021, 91023-91025, 91030-91031, 91040-91043, 91046, 91050-91051, 91066, 91077, 91100-91110, 91114-91118, 91121, 91123-91126, 91129, 91131, 91175, 91182, 91184-91189, 91191, 91199-91210, 91214, 91221-91222, 91224-91226, 91500-91508, 91510, 91521-91523, 91526, 91702, 91706, 91711, 91714-91716, 91722-91724, 91731-91735, 91740-91741, 91744-91750, 91754-91756, 91765-91773, 91775-91776, 91778, 91780, 91788-91793, 91795, 91797, 91799-91804, 91841, 91896, 91899, 93510, 93532, 93534-93536, 93539, 93543-93544, 93550-93553, 93563, 93584, 93586, 93590-93591, 93599
7	San Diego
8	Orange, Ventura
9	Riverside, Los Angeles except the zip codes in Rating Region 6

*To be adjusted by risk adjustment factors.

**When benefits are integrated with Medicare.

BLUE SHIELD OF CALIFORNIA LIFE & HEALTH INSURANCE COMPANY
California Rate Filing Form - Question 20

Policy Form	Plan Name	[a]	[b]	[c]	[d]	[e]	[f]	[g]	TRENDS	
		Prior 12		Pricing Experience		Pricing Period			= [d] / [b]	= [g] / [f]
		Sep08 - Aug09		Sep09 - Aug10		Feb 1, 2012 Midpoint			Pricing Exp /	Pricing Prd /
		MemMths	Claims	MemMths	Claims	TrndMths ^[1]	Claims	Annualized ^[2]	Prior 12	Pricing Exp
DOI001-0-POL-SG	Shield Spectrum PPO Plan 500 Standard	167,662	229.00	176,465	278.73	22.9	342.52	310.49	21.7%	11.4%
DOI001-0-POL-SG	Shield Spectrum PPO Plan 500 Value	200,209	170.55	255,532	206.67	22.8	273.71	239.62	21.2%	15.9%
DOI001-0-POL-SG	Shield Spectrum PPO Plan 750 Value	115,834	186.48	136,234	223.83	22.8	268.75	246.42	20.0%	10.1%
DOI001-0-POL-SG	Shield Spectrum PPO Plan 1000 Value	149,082	154.31	170,393	196.68	23.2	244.24	220.02	27.5%	11.9%
DOI001-0-POL-SG	Shield Spectrum PPO Plan 1500 Value	163,023	128.20	261,045	160.75	22.5	207.06	184.03	25.4%	14.5%
DOI001-0-POL-SG	Shield Spectrum PPO Plan 2000 Value	15,210	130.31	79,028	126.91	22.0	164.59	146.20	-2.6%	15.2%
DOI001-0-POL-SG	Shield Spectrum PPO Plan 3000	44,620	206.17	34,749	207.91	23.3	320.45	259.85	0.8%	25.0%
DOISA0-POL-SG	Shield Savings 1800	722,320	259.40	475,152	313.32	25.1	501.55	392.41	20.8%	25.2%
DOISA0-POL-SG	Shield Savings 2000	6,975	323.12	117,210	318.87	22.9	390.78	354.75	-1.3%	11.3%
DOISA0-POL-SG	Shield Savings 2500	110,782	170.22	203,704	200.37	21.8	256.39	229.45	17.7%	14.5%
DOISA0-POL-SG	Shield Savings 3000	482,906	169.19	592,619	231.28	23.8	326.69	275.34	36.7%	19.0%
DOISA0-POL-SG	Shield Savings 4800	56,019	155.45	65,619	165.07	23.2	241.73	201.06	6.2%	21.8%
DOISA0-POL-SG	Shield Savings QS 4800	0	0.00	18,135	117.21	19.6	215.16	169.90	na	45.0%
DOI000-0-POL-SG	Active Choice Plan 750	114,629	206.21	76,482	245.72	23.3	301.94	273.17	19.2%	11.2%
DOI000-0-POL-SG	Active Choice Plan 500	43,834	210.70	39,693	220.91	23.3	274.98	247.33	4.8%	12.0%

Totals ^[3]

Sep08 - Aug09 Weights	2,393,105	200.99		246.67		351.72	293.73	22.7%	
Sep09 - Aug10 Weights		191.34	2,702,060	233.11		322.17	274.10		17.6%

NOTES

- [1] The number of months of trend from the experience period to the pricing midpoint of Feb 1, 2012
- [2] PMPM refelcting annualized trend from Pricing Experience to Pricing Period (created so as to compare annual trends with eachother)
- [3] Separate totals are created using both sets of membership weights so that the impact of plan mix can be isolated from the total PMPM trend

California Rate Filing Spreadsheet

Company Name: Blue Shield of California Life & Health Insurance Company

Company ID number for this filing: 478

SERFF ID number for this filing: BCCA-127142119

Policy Form Number	Product Name	Open or closed?	Enrollment	Insured months in each policy form	Experience	Period for which rates are to be effective	Total premium earned during the experience period on which the rates are based	Total dollar amount of claims incurred during the experience period on which the rates are based	Average rate increase (weighted average) (Apr 2010 to Jul 2011)	Average rate increase (weighted average) (Jul 2010 to Jul 2011)	Comments
					Period on						
					Which Rates are Based						
DOI001-0-POL-SG	Shield Spectrum PPO Plan 500 Standard	open	15,746	176,465	Sep09 - Aug10	Jul 2011 to Dec 2011	65,361,147	49,235,778	5.4%	4.2%	
DOI001-0-POL-SG	Shield Spectrum PPO Plan 500 Value	open	24,108	255,532	Sep09 - Aug10	Jul 2011 to Dec 2011	76,750,542	52,862,468	6.4%	3.4%	
DOI001-0-POL-SG	Shield Spectrum PPO Plan 750 Value	open	12,546	136,234	Sep09 - Aug10	Jul 2011 to Dec 2011	36,642,793	30,523,993	12.0%	9.0%	
DOI001-0-POL-SG	Shield Spectrum PPO Plan 1000 Value	open	13,050	170,393	Sep09 - Aug10	Jul 2011 to Dec 2011	41,176,837	33,546,892	13.8%	10.6%	
DOI001-0-POL-SG	Shield Spectrum PPO Plan 1500 Value	open	28,628	261,045	Sep09 - Aug10	Jul 2011 to Dec 2011	55,133,462	42,005,359	19.2%	15.8%	
DOI001-0-POL-SG	Shield Spectrum PPO Plan 2000 Value	open	11,171	79,028	Sep09 - Aug10	Jul 2011 to Dec 2011	15,362,526	10,039,344	6.4%	3.4%	
DOI001-0-POL-SG	Shield Spectrum PPO Plan 3000	open	2,674	34,749	Sep09 - Aug10	Jul 2011 to Dec 2011	11,209,509	7,231,964	9.9%	6.7%	
DOISA0-POL-SG	Shield Savings 1800	open	3,735	475,152	Sep09 - Aug10	Jul 2011 to Dec 2011	128,240,923	149,024,286	25.7%	3.6%	Renewal increases for groups with renewal months April, May, and June were delayed three months. The renewal increases for those groups are shown in the first column. The renewal increases for the Jul, Aug, and Sep groups are shown in the second column.
DOISA0-POL-SG	Shield Savings 2000	open	3,724	117,210	Sep09 - Aug10	Jul 2011 to Dec 2011	35,491,335	37,412,449	18.3%	2.5%	
DOISA0-POL-SG	Shield Savings 2500	open	24,093	203,704	Sep09 - Aug10	Jul 2011 to Dec 2011	48,558,687	40,857,180	15.7%	12.2%	
DOISA0-POL-SG	Shield Savings 3000	open	24,008	592,619	Sep09 - Aug10	Jul 2011 to Dec 2011	133,402,363	137,198,867	19.0%	11.4%	
DOISA0-POL-SG	Shield Savings 4800	open	3,743	65,619	Sep09 - Aug10	Jul 2011 to Dec 2011	15,301,177	10,842,309	9.9%	2.9%	
DOISA0-POL-SG	Shield Savings QS 4800	open	5,199	18,135	Sep09 - Aug10	Jul 2011 to Dec 2011	4,672,207	2,127,683	6.2%	3.4%	
DOI001-0-POL-SG	Base PPO 30	open	0	0	Sep09 - Aug10	Jul 2011 to Dec 2011	0	0	0.0%	0.0%	
DOI001-0-POL-SG	Base PPO 40	open	0	0	Sep09 - Aug10	Jul 2011 to Dec 2011	0	0	0.0%	0.0%	
DOI001-0-POL-SG	Base PPO 50	open	0	0	Sep09 - Aug10	Jul 2011 to Dec 2011	0	0	0.0%	0.0%	
DOI000-0-POL-SG	Active Choice Plan 750	open	5,086	76,482	Sep09 - Aug10	Jul 2011 to Dec 2011	23,851,350	18,811,830	12.9%	4.4%	
DOI000-0-POL-SG	Active Choice Plan 500	open	2,774	39,693	Sep09 - Aug10	Jul 2011 to Dec 2011	11,146,827	8,777,316	12.9%	4.3%	

DEPARTMENT OF INSURANCE

Legal Division

45 Fremont Street, 24th Floor
San Francisco CA 94105



**California Plain-Language
Rate Filing Description**
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]

Company Name:

Blue Shield of California Life & Health Insurance Company

SERFF Tracking Number

BCCA-127142119

Department File Number: (will be completed by Department)

1. Justification for any unreasonable rate increases.

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)

na

2) Overall annual medical trend factor assumptions for all benefits

11.5%

3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost: 233,103,989
	Cost as Percentage of Medicare:
Hospital Outpatient (including ER)	Dollar Cost: 160,693,682
	Cost as Percentage of Medicare:
Physician/other professional services	Dollar Cost: 134,038,667
	Cost as Percentage of Medicare:
Prescription Drug	Dollar Cost: 64,255,725
	Cost as Percentage of Average Wholesale Price:
Laboratory (other than inpatient)	Dollar Cost: 38,405,655
	Cost as Percentage of Medicare:

Radiology (other than inpatient)	Dollar Cost: see laboratory
	Cost as Percentage of Medicare:
Other (describe)	Dollar Cost and Description: see laboratory

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Hospital Inpatient	Trend attributable to use of services: 0.6%
	Trend attributable to price inflation: 10.6%
	Trend attributable to fees and risk:
Hospital Outpatient (including ER)	Trend attributable to use of services: 3.9%
	Trend attributable to price inflation: 9.2%
	Trend attributable to fees and risk:

Physician/other professional services	Trend attributable to use of services: 5.7%
	Trend attributable to price inflation: 5.3%
	Trend attributable to fees and risk:
Prescription Drug	Trend attributable to use of services: -0.9%
	Trend attributable to price inflation: 10.9%
	Trend attributable to fees and risk:
Laboratory (other than inpatient)	Trend attributable to use of services: 5.0%
	Trend attributable to price inflation: 4.1%
	Trend attributable to fees and risk:
Radiology (other than inpatient)	Trend attributable to use of services: 5.0%
	Trend attributable to price inflation: 4.1%
	Trend attributable to fees and risk:
Other (describe)	

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.

#630302v7

	A	B	C	D	E	F	G	H	I	J
1	CA PLAIN LANGUAGE SPREADSHEET									
2	Company Name: Blue Shield Of California Life & Health Insurance Company									
3	Company ID number for this filing: 478									
4	SERFF ID number for this filing: BCCA-127142119									
5			For the expense period on which the rates are based, premium attributed to:							
6	Policy Form Numbers	Marketing Names	Medical Costs prior to rate increase	Medical Costs after rate increase	Administrative costs prior to rate increase	Administrative costs after rate increase	Profit/margin projected prior to rate increase	Profit/margin projected after rate increase	Comments	
7	DOI001-0-POL-SG	Shield Spectrum PPO Plan 500 Standard	324.11	345.72	67.14	67.93	24.97	8.01	Profit margin targets are shown prior to impact of rate increase caps and floors	
8	DOI001-0-POL-SG	Shield Spectrum PPO Plan 500 Value	260.53	276.91	59.88	60.39	20.45	6.53	Profit margin targets are shown prior to impact of rate increase caps and floors	
9	DOI001-0-POL-SG	Shield Spectrum PPO Plan 750 Value	241.42	271.95	57.70	59.85	19.09	6.43	Profit margin targets are shown prior to impact of rate increase caps and floors	
10	DOI001-0-POL-SG	Shield Spectrum PPO Plan 1000 Value	221.04	247.44	55.38	57.16	17.64	5.90	Profit margin targets are shown prior to impact of rate increase caps and floors	
11	DOI001-0-POL-SG	Shield Spectrum PPO Plan 1500 Value	193.31	210.26	52.22	53.09	15.67	5.10	Profit margin targets are shown prior to impact of rate increase caps and floors	
12	DOI001-0-POL-SG	Shield Spectrum PPO Plan 2000 Value	157.94	167.79	48.18	48.44	13.16	4.19	Profit margin targets are shown prior to impact of rate increase caps and floors	
13	DOI001-0-POL-SG	Shield Spectrum PPO Plan 3000	296.86	323.65	64.03	65.51	23.04	7.54	Profit margin targets are shown prior to impact of rate increase caps and floors	
14	DOISA0-POL-SG	Shield Savings 1800	448.19	504.75	81.29	85.34	33.80	11.43	Profit margin targets are shown prior to impact of rate increase caps and floors	
15	DOISA0-POL-SG	Shield Savings 2000	381.46	393.98	73.68	73.21	29.05	9.05	Profit margin targets are shown prior to impact of rate increase caps and floors	
16	DOISA0-POL-SG	Shield Savings 2500	221.67	259.59	55.45	58.49	17.69	6.16	Profit margin targets are shown prior to impact of rate increase caps and floors	
17	DOISA0-POL-SG	Shield Savings 3000	260.96	329.89	59.93	66.19	20.48	7.67	Profit margin targets are shown prior to impact of rate increase caps and floors	
18	DOISA0-POL-SG	Shield Savings 4800	241.67	244.93	57.73	56.89	19.11	5.85	Profit margin targets are shown prior to impact of rate increase caps and floors	
19	DOISA0-POL-SG	Shield Savings QS 4800	205.59	218.36	53.62	53.98	16.54	5.27	Profit margin targets are shown prior to impact of rate increase caps and floors	
20	DOI001-0-POL-SG	Base PPO 30	na	na	na	na	na	na	Profit margin targets are shown prior to impact of rate increase caps and floors	
21	DOI001-0-POL-SG	Base PPO 40	na	na	na	na	na	na	Profit margin targets are shown prior to impact of rate increase caps and floors	
22	DOI001-0-POL-SG	Base PPO 50	na	na	na	na	na	na	Profit margin targets are shown prior to impact of rate increase caps and floors	
23	DOI000-0-POL-SG	Active Choice Plan 750	282.01	305.14	62.33	63.48	21.98	7.14	Profit margin targets are shown prior to impact of rate increase caps and floors	
24	DOI000-0-POL-SG	Active Choice Plan 500	256.89	278.18	59.47	60.53	20.19	6.56	Profit margin targets are shown prior to impact of rate increase caps and floors	